

A context-specific measure of customer-perceived service quality in the insurance industry: scale development and validation



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Preface

This thesis was written to fulfil the newly introduced MSc Innovation & Entrepreneurship at the Radboud University of Nijmegen. While finishing my master in Business law, I entered the work field myself, together with my father. Together we established our own company, named Poliskraker.nl. Poliskraker.nl is a real-time and online web tool, specialised in offering comparisons of insurance policy conditions. As I became active in the insurance industry, I encountered relevant developments and issues that occurred in this industry. One of these developments was associated with the changing customer service of intermediaries. For instance, changes in the legislation forced intermediaries to revise or adapt their customer service. Since our own company also focuses on improving the knowledge and customer service of intermediaries, I was interested in how intermediaries could provide service quality as perceived by their customers. Accordingly, I have pursued the development of an industry-specific tool for measuring service quality in the insurance industry. As the author is completely responsible for the data, the Radboud University cannot be held liable for the content.

I would first like to thank my thesis coach dr. A.C.R. van Riel for his supervision and his endless practical and scientific insights and advices. Second, I would like to thank my co-reader dr. N.G. Migchels, the experts, the participants of the focus group, and the respondents of the survey. I also take this opportunity to thank Bettie Hoogsteen and Joerie van Looij from branch association Adfiz for their assistance.

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List of abbreviations

AFM	Autoriteit Financiële Markten; the Authority financial markets
AVE	Average variance extracted
BGfo	Besluit Gedragstoezicht financiële ondernemingen; Decree Supervision conduct financial enterprises
CDFD	College Deskundighed Financiële Dienstverlening; Council of Expertise Financial Services
CFA	Confirmatory factor analysis
DNB	De Nederlandsche Bank
EEC	Employee Emotional Competence
EFA	Exploratory factor analysis
PLS	Partial least square path modelling
SER	Sociaal Economische Raad; Social economic advisory board for the Dutch government
SME	Small and Medium Enterprises
Wfd	Wet Financiële Dienstverlening; Financial services law
Wft	Wet op het Financieel Toezicht; Law on the financial supervision

Abstract

Purpose - As with many other industries, the insurance industry is increasingly moving to a more service-based industry. Insurers as well as intermediaries are looking for ways to improve the quality of their customer service and this is also the case for the Dutch insurance industry. For instance, due to changes in the law, intermediaries are forced to revise their current service offerings. Customers can now expect more professional and all-encompassing services. A better conceptualization of how these customers perceive service quality can help intermediaries to enhance the quality of their customer service to more satisfactory levels, or even levels that create loyalty. Other studies investigating service quality have often focused on the use of generically applicable scales to measure service quality. However, these scales cannot fully address critical issues essential to an industry specific service context. For instance, high involvement services - such as the customer service of intermediaries - require other measures than low involvement services. Hence, the items of the measurement scale must be customized to the specific service sector. The purpose of the present research is therefore to develop a measurement scale which adequately captures service quality in the insurance industry context.

Design/methodology/approach - To develop a valid and reliable measurement scale, this research used an adoption of the scale development process of Netemeyer, Bearden and Sharma (2003). Literature review, as well as data gathered from a focus group, were utilized to generate a pool of items. Subsequently, experts both qualitatively and quantitatively evaluated the content validity of the generated items, so that non-representative or incongruent items could have been deleted. Based on the refined pool of items, a survey questionnaire was developed and undertaken online to test the conceptual model. Finally, both an EFA and CFA were conducted to further validate the proposed scale.

Findings – The EFA and CFA produced and validated three quality dimensions: professional behaviour, PCE, and service constellation. The three dimensions capture the related to human interaction, emotionally charged, and high-contact services of intermediaries. Furthermore, the dimensions and accompanying items largely correspond with the findings of the focus group. The first and second dimension include existing and adapted items of the SERVQUAL-construct, rapport, and EEC, whereas the third dimension consists of self-developed items related to the concept of service constellation. Finally, the (in)direct effects of the scale have been compared to the (in)direct effects of the SERVQUAL-scale. Interestingly, results indicate a relatively higher explained variance in the dependent variable satisfaction in case of the industry-specific service quality scale.

Conclusively, managers and intermediaries can apply the scale to generate a better understanding of service quality in this industry at a dimensional level, so that quality gaps can be identified and used for improvement and training.

Originality/value – Traditional research has promoted the development of generally applicable measures of service quality, which has various limitations when used to measure service quality in specific and unique service contexts. The resulting three-factor structure confirmed the academic relevance of developing an industry-specific measurement scale which is customized to the exact nature of the context.

Keywords: service quality, scale development, customer satisfaction, loyalty, insurance industry

Résumé

Objectif- Comme beaucoup d'autres industries, l'industrie de l'assurance se développe de plus en plus dans la direction d'une industrie axée sur service. Assureurs aussi bien que les intermédiaires cherchent des manières d'améliorer la qualité du service à la clientèle, et c'est aussi le cas pour l'industrie de l'assurance néerlandaise. Par exemple, en raison de changements dans la loi, les intermédiaires sont obligés de changer leurs offres de service actuelles. Les clients peuvent compter sur des services plus professionnels et plus encadrés. Une conception meilleure de la perception des clients sur la qualité du service aidera les intermédiaires à améliorer la qualité de leurs services vers un niveau plus satisfaisant, où même vers des niveaux qui créent de la fidélité. D'autres études recherchant la qualité du service, sont souvent concentrées sur l'usage d'échelles génériques pour mesurer la qualité du service. Toutefois, ces échelles ne peuvent pas adresser complètement des problèmes essentiels à une contexte individuelle du service. Par exemple, des services à forte implication, telles que les services des intermédiaires à la clientèle, exigent d'autres échelles que les services à faible implication. Par conséquent, les items d'une échelle de mesure doivent être personnalisés pour le secteur spécifique du service. L'objectif de la recherche actuelle est donc de développer une échelle de mesure qui capture adéquatement le concept de qualité du service dans le contexte de l'industrie de l'assurance.

Design/méthodologie/approche – Pour développer une échelle de mesure valide et fiable, cette recherche a utilisé une adoption du processus de développement d'échelle de Netemeyer, Bearden et Sharma (2003). Revue de littérature, ainsi que des données recueillies d'une groupe focus, ont été utilisées pour générer une collection d'articles. Par la suite, des experts ont évalué la validité du contenu des articles générés, qualitativement ainsi que quantitativement, pour pouvoir éliminer les éléments non-représentatifs ou incongrus. Basé

sur la collection raffinée des articles, on a développé une enquête et l'a mise en ligne pour tester le modèle conceptuel. Enfin, une analyse factorielle exploratoire ainsi qu'une analyse factorielle confirmatoire étaient menés pour valider encore l'échelle proposée.

Résultats - Le EFA et le CFA ont produit et validé trois dimensions de qualité : comportement Professionnel, perception des émotions des clients (PCE), et une attitude axée sur service. Les trois dimensions contiennent des services actifs humain, des services émotionnellement chargés, et des services fortement contactés des intermédiaires. La première et la deuxième dimension incluent des articles existants et adaptés du SERVQUAL-concept du rapport , et des compétences émotionnelles des employés , alors que la troisième dimension se compose d 'articles auto-développés en relation avec le concept de la constellation du service. Enfin, les effets de l'échelle ont été comparés aux effets du modèle SERVQUAL. Les résultats indiquent un impact plus positif sur satisfaction des clients en ce qui concerne l'échelle de mesure du service, spécifique à l'industrie.

Managers et intermédiaires peuvent appliquer l'échelle pour générer une compréhension meilleure de qualité du service à un niveau dimensionnel de sorte que les lacunes de qualité peuvent être identifiées et utilisées pour amélioration et formation.

Originalité/valeur- La recherche traditionnelle a facilité le développement d 'échelles de mesures de qualité du service d 'application générale, ce qui donne des restrictions variées pour utiliser en échelles de mesure du service dans des contextes spécifiques et uniques du service. Le résultat de la structure à trois facteurs confirme la pertinence de développer une échelle de mesure spécifiquement pour cette industrie, personnalisée pour la nature exacte du contexte.

Mots clés : qualité du service, développement d 'échelle, contentement du client, loyauté, industrie de l'assurance

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Chapter 1 - Introduction

1.1 Introduction

The present paper investigates the way customers evaluate the service of Dutch intermediaries and identifies the main components of this type of service. Specifically, this study seeks to understand the most important dimensions regarding service quality in the Dutch insurance industry by qualitatively and quantitatively investigating the phenomena and thereby developing a context specific service quality scale.

A financial service provider - i.e. intermediary - offers financial products, advises, provides mediation and reinsurance mediation services or must act as an authorised agent in respect of financial products. Since 2006, the AFM in the Netherlands exercises conduct of business supervision over financial service providers.

Before 2006, it was uncomplicated to start as a financial service provider in the Netherlands: just the owner of a financial service provider company was obliged to have an insurance diploma ("A, B or C-diploma"). Based on that diploma, the Bureau Wet Assurantiebemiddelingsbedrijf (Bureau Insurance mediation law) of the SER simply registered the financial service provider. Supervision on business conduct was hardly the case, because the former Wet Assurantiebemiddelingsbedrijf was instituted to protect the position of the financial service provider. The obliged insurance diploma was easy to obtain and the attainment targets of the A, B or C-diploma mainly consisted of knowledge concerning the insurance channel, insurance legislation, the coverage of insurances and their exclusions. The way a financial service provider had to conduct in the market was not or hardly a part of the official curriculum of the A, B or C-diploma.

As from 2006 on all that changed enormously with the introduction of the Wfd. This law replaced the Wet Assurantiebemiddelingsbedrijf and other legislation for e.g. insurance companies, funeral insurers and mortgage brokers. One year later the Wfd was replaced by Wft and the BGfo, and other decrees which are not relevant for this thesis. The system of registration of the financial service providers was replaced by a permit system and the AFM was appointed as the Authority Financial Markets. As with these changes, the position of the consumer became the central focus in the customer service of intermediaries.

The diploma system was completely renewed as well. No longer just knowledge about insurance legislation and insurance products was sufficient to obtain or prolong an existing diploma. The attainment targets on legislation and insurance products were augmented with

attainment targets on professional conduct, attitude and integrity, along with a diploma are required for everyone with consumer contact. A system of permanent education made that the “new” attainment targets on professional conduct, attitude and integrity became known to every employee with customer contact in the insurance industry. The minister of finance yearly decides on the topics of the permanent education on advice of the by law installed the CDFD, The system of permanent education has meanwhile been improved in such a way that since 2013 several diplomas are introduced corresponding with the several main professions within the financial industry. Furthermore, since 2015 a state exam is obliged to prove that the yearly permanent education has been followed.

Example

“An intermediary with an Assurantie-B diploma could easily obtain a permit of the AFM in 2006 and serve his customer for all sorts of insurances. With the introduction of the diplomas in 2013, that same intermediary must have the following diplomas: Wft Basis, Wft Schade Particulier, Wft Schade Zakelijk, Wft Inkomen, Wft Vermogen and Wft Pensioen. Moreover, this intermediary needs to maintain permanent education on all those fields of expertise as well.” If not: game over.

1.2 Research motivation

Within the system of attainment targets ‘a minimum level of service’ has been introduced as far as what a customer can expect of his financial service provider. Taken together, with the introduction of the Wft, the customer could demand a minimum level of ‘service quality’.

One of the most important questions related to service quality is how to measure service quality (Lee, Lee, & Yoo, 2000). For customers, it is more difficult to evaluate service quality than product quality, since there is no tangible evidence associated with the service (Hong & Goo, 2004). This is primarily true for professional services, because this type of services is mainly people-oriented.

However, several researchers started to develop measurement models regarding service quality in recent years, spurred by the original work by Parasuraman, Zeithaml and Berry (1985). The conceptualization and operationalization of service quality in the (Dutch) insurance industry remain largely unexplored (Philip & Hazlett, 1997). Concurrently, research shows that service quality has become a critical factor to achieve business success in the insurance industry (Siddiqui & Sharma, 2010). A high level of perceived service quality is usually associated with higher market shares, higher return on investment, enhanced customer loyalty and the effectuation of a competitive price premium (Kim, Lee, & Yun, 2004; Zeithaml, Berry,

& Parasuraman, 1996). These significant impacts of service quality as well as changes in the Dutch insurance industry highlight the importance of a well-developed measurement model regarding service quality in the Dutch insurance industry.

The most universally adopted service measurement models include SERVQUAL (Parasuraman et al., 1985) and SERVPERF (Cronin Jr & Taylor, 1992). Although the SERVQUAL-model has been widely adopted, its application has been a subject to criticism (Carman, 1990; Babakus & Boller, 1992; Cronin Jr & Taylor, 1992). One point of contention is that the tool is not generically applicable to any service (Carman, 1990). The number of dimensions of service quality depends on the service being offered (Babakus & Boller, 1992). Subsequently, Cronin Jr. and Taylor (1992) stressed the need for the development of context specific service quality measurement scales. Although the current measurement tools underline important components related to service quality, they do not fully capture the concept of service quality in the Dutch insurance industry. The emerged impasse leads to a call for research that further investigates the different dimensions of service quality in this industry. Therefore, the purpose of this study is to extent our understanding of service quality in the Dutch insurance industry by empirically investigating the different dimensions of service quality relevant and important to the customers.

1.3 Problem statement

To date, researchers have not specifically examined and conceptualized the “dimensionality” of a service quality scale for the Dutch insurance industry. However, the need for such a model can be derived from services marketing literature as well as changes in the business environment of the industry. Accordingly, this study seeks to develop and validate a concise measure of service quality in the insurance industry. This formed the following research question: *“How can service quality in the insurance industry be conceptualized and measured in a reliable and valid way?”*

To answer the research question, one should first understand the customer service of intermediaries in the insurance industry. The first step of the literature review is therefore to investigate how the quality of customer service is perceived by the customers of intermediaries. Hence, the first sub-question is: *“How do customers perceive service quality in the insurance industry?”*

The next step of the literature review is to investigate how the service quality construct have been conceptualized and defined in past research. The second sub-question is therefore: *“How have researchers conceptualized and defined service quality in past research”?*

When assessed collectively, the final step of literature review is to determine whether there are conceptualizations and dimensions of service quality which can be used to adjust the investigation to service quality in the Dutch insurance industry. Consequently, the last sub-question is: *“Which conceptualizations and dimensions best fit to the customer service of intermediaries in the insurance industry”?*

1.4 The contributions of this study

By empirically capturing the quality of the interaction between intermediaries and customers, this study seeks to incorporate multiple service quality conceptualizations into a single, comprehensive, multi-dimensional framework with a meaningful theoretical base that is applicable to intermediaries in the Dutch insurance industry. Developing insights into the various dimensions of service quality for intermediaries is important for both marketing researchers and the intermediaries and/or insurance companies in charge of designing the service.

Regarding the intermediaries, the service quality instrument so developed can be used to better comply with the rules as prescribed by the changes in the legislation of the Wft. Besides, the study helps the intermediaries to identify quality gaps in their service and thereby helps them in formulating new service strategies, so as to promote these strategies to the customer. Furthermore, developing an industry specific measurement model of service quality answers the call for the development of context specific service quality measurement scales (Cronin Jr & Taylor, 1992). Subsequently, this specific scale may help financial service providers to better coordinate, develop and revise their services more efficiently. Finally, awareness of service quality at a dimensional level enables managers of insurance companies to assess strengths and weaknesses of intermediaries and use the derived knowledge for improvement and training.

1.5 Approach

To develop a reliable and valid customer-based measure of service quality, this study is based on an adoption of the scale development processes recommended by Netemeyer et al. (2003). Hence, the study is structured as follows. First, Chapter 2 analyses and defines the ‘concept’ of service quality based on a review of management and services marketing literature. Next, a

qualitative study – focus group - should be done to further explore the aspects of service quality that are salient for service quality in the Dutch insurance industry.

The main purpose of this focus group is to find support for the suggested dimensionality of service quality in Chapter 2. Subsequently, I further report the development of the customer-based measure of service quality and investigate how the scale compares with other components of service quality in an empirical study in the Dutch insurance industry. Chapter 3 discusses how the scale development process will be performed and how the research will be designed. Thereafter, Chapter 4 objectively presents and discusses the results of the study, whereas Chapter 5 focuses on a subjective discussion and interpretation of the results. This master thesis concludes with an answer on the main question, providing academic as well as managerial implications of the finding of the study, and giving some possible directions for further research.

Chapter 2 – Literature review

Given the changes in the Dutch insurance industry, improving service quality has become important to insurers and intermediaries (De Nederlandsche Bank, 2016). Customers are more and more looking for better support and expect better and all-encompassing services (De Nederlandsche Bank, 2016). It is therefore crucial for insurers and intermediaries to re-evaluate their service offerings, and thereby, enhancing the quality of their services. Conforming to the multiple stakeholder theory (Hillebrand, Driessen & Koll, 2015), intermediaries should consider the value perceptions of all stakeholders, as the insurance industry consists of multiple stakeholders with interrelated interests. By improving service quality, insurers and intermediaries could aim for related advantages such as increased customer satisfaction and enhanced customer loyalty (Zeithaml et al., 1996; Oliver, 1999). Loyal customers are crucial for companies, since they have a positive influence on the viability of the company (Van Riel, Semeijn, & Pauwels, 2004). Thereby, researchers confirm that performance of a company is linked to the satisfaction of its customers (Morgan, Anderson, & Mittal, 2005)

The three organizational outcomes – service quality, loyalty, and satisfaction - are often assumed to be causally linked to each other, but the exact nature of the links depends on the type of service that is offered (Dabholkar, 1996). Since it appears very hard to directly influence satisfaction and loyalty (Van Riel et al., 2004), it would be better to shift the focus towards service quality, which can more easily be measured. It will be however not valuable to provide service quality without first defining how it is perceived by the customer in the specific industry, what it is and how it could be measured based on recent research. Accordingly, the next

Subsection will discuss the Dutch insurance industry as an example for customer service in this specific services context.

2.1 The conceptualization of services in the Dutch insurance industry

Given developments such as the legal changes in the Wft and the renewed diploma system, paying more attention to service quality has become of paramount importance to intermediaries and the associated companies and organizations in the industry. As described in research of DNB changes in 'demographic, political and legal, and social and cultural trends' strengthen the need for a new way of offering products and services (De Nederlandsche Bank, 2016). Due to the shift in services insurers are now facing increased competition of financial service providers such as banks and pension funds (De Nederlandsche Bank, 2016). Consequently, insurers are almost practically forced to revise their way of doing business and look to provide renewing services to the customer.

This is why numerous insurers consider improving their integrated personal service offerings by providing fee-based services (De Nederlandsche Bank, 2016). Examples include integrated financial planning to small entrepreneurs, advice and prevention measures, and consultancy (De Nederlandsche Bank, 2016). Although those service offerings are not thoroughly new, they must be integrated in the traditional value chain of insurers. With the use of augmented service provision the insurance industry can more efficiently serve society and restore confidence in insurers. Precondition is the presence of transparency (De Nederlandsche Bank, 2016). Customers ask transparency, in that they demand clear communication about the certainties offered and the inherent costs and risks of the products offered.

The shift towards more fee-based and personal service offerings as well as the expectations regarding transparency may also affect the customer service of intermediaries, since customers more and more expect service providers to simplify their way of living by professionally and broadly advising them (De Nederlandsche Bank, 2016). In this regard, it is relevant to understand how customers perceive and use services of intermediaries. As with other services, the service of providers in the insurance industry can be considered as a composite offer consisting of core services and peripheral or auxiliary services (Grönroos, 1994; Grönroos, Heinonen, Isomiemi & Lindholm, 2000). The core service is the reason for a service provider to be on the market, while the auxiliary service facilitates the use of the core service or to add more value to the service offer (Van Riel et al., 2004). Whereas it may be clear to customers of traditional services who can be considered the service provider, this is not the case for the insurance industry. An insurance is a multi-dimensional product and is distributed through a variety of service providers including insurers and intermediaries

(Cummins & Doherty, 2006). This master thesis mainly focuses on the role of intermediaries. An intermediary is defined as *“an individual or business firm, with some degree of independence from the insurer, which stands between buyer and seller of insurance”* (Cummins & Doherty, 2006, p.5) ¹.

Cummins and Doherty (2006) further describe intermediaries as matchmakers who match the insurance needs of the customers with the insurers who can meet those specific needs. The role of the intermediary is to alleviate the so-called “adverse selection”, which emerges when customers have additional and more specific information about their risk characteristics than insurers. Insurers, however, need this detailed information to underwrite and price their policies and to measure the risks in the portfolio (Cummins & Doherty, 2006). In absence of this detailed information, insurers sometimes wrongly charge and estimate prices to their buyers. Accordingly, the selection of the buyer is even more perplexing, since they evaluate insurers by (i) the reputation of the insurance company for paying losses instantly and without controversy and (ii) the financial potentiality of the insurance company to meet these obligations (Cummins & Doherty, 2006).

Intermediaries assist in mitigating this “adverse selection” problem by providing diversified pre- and post-sale risk management and other insurance services to both parties (Cummins & Doherty, 2006). Intermediaries will mostly first do their own analysis of the risks in the market before they formulate the insurance or risk management strategy. To do so, the intermediary scans the market and assesses the risks to perfectly match buyers and insurers, who fit together. Additionally, the intermediary repeatedly helps clients choose between competing offers and to understand the relevant risks, advises them how to alleviate the inherent costs, and assists them with claims settlement. They do so when they acquire a new client, when an existing client faces new risks or wants to search for new possibilities. The relevance of the intervening role of intermediaries depends on the market segment they operate in (Cummins & Doherty, 2006). The larger the risk, the more they must provide risk assessment - and management - in complicated areas where the customer probably does not have the required know-how.

Although price may be an important factor in the competitive intermediary market, intermediaries mainly distinguish themselves by the service quality offered (Cummins & Doherty, 2006). It is for that reason meaningful to further conceptualize the customer service of intermediaries and how customers perceive this service. As mentioned earlier, a service

¹ This master thesis only focuses on an intermediary who advises MSE's.

consists of a core service and auxiliary services (Grönroos, 1994; Grönroos et al, 2000). The core service is the reason why the provider operates in the market. Based on the theory mentioned above, the primary role of an intermediary is to act as an information intermediary and matchmaker between the insurer and the customer. However, for the purposes of this master thesis, this description does not suitably cover the services the intermediary offers to the customer. Hence, I propose an adapted – thoroughly customer-based – conceptualization of the service (Grönroos, 1994; Wind & Rangaswamy, 2001). The core service of the intermediary will be the customer's motives to bring in the intermediary, whether this is making insurance contracts, or making use of pre- or post-insurance services.

This adaptation changes the conceptualization of auxiliary services, which have been separated into facilitating and supporting services (Van Riel et al, 2004). Whereas facilitating services are essential for making the service accessible, supporting services are provided for non-essential purposes to distinguish the service package (Grönroos et al, 2000). Regarding facilitating services of intermediaries, one may find guidance in the attainment targets of the Wft.² Those attainment targets cover both facilitating and supporting services. According to the attainment targets, an intermediary should have general knowledge and skills and behave professionally. Furthermore, intermediaries are expected to accomplish the following tasks: make an inventory of the information of its clients, work out a risk analysis in behalf of the client, advice suitable solutions regarding financial and organisational issues, manage and update the advice, and assist in claim settlement. Even though these facilitating services are required for all the intermediaries, they could still add value for the customer when they are designed in a more innovative way (Van Riel et al, 2004).

Although supporting services may not seem essential for service providers, they could be a crucial factor in differentiating the service from those of competitors (Van Riel et al, 2004). Customers sometimes consider the supporting services as to be the core service or as an important part of it. Hence, it is critical to also pay attention to those services. For intermediaries, supporting services would be, e.g., sending detailed newsletters, organising special client meetings, having an online chat-function, being 24/7 reachable by phone, taking and evaluating risk prevention measures and providing an electronic policy vault.

² <https://www.wftnivo.nl/emo/download/1.jsessionid=069DC96BF7810C2BDF36525F6EA574D8?0>. As mentioned before this master thesis solely focuses on intermediaries advising business insurances. It is therefore important to use the 'Toetstermen Schade Zakelijk' to find guidelines linked to facilitating services.

Having defined how customers perceive services regarding intermediaries, the following Subsection turns to the question how service quality can be defined and measured with reference to recent research.

2.2 Traditional conceptualizations of service quality

One of the most crucial issues related to service quality is the way it should be conceptualized (Lee et al., 2000; Kang & James, 2004). Since there is no perceptible evidence associated with a service, the evaluation of service quality is more challenging than the quality of a product (Hong and Goo, 2004). In a traditional setting, customers usually evaluate service quality based on their perceptions of the physical aspects of the service provider and the interactions with the service employees (Bitner, 1990; Bitner, Booms & Tetreault, 1990; Bitner, 1992). The customer service of intermediaries is, however, mainly based on human interaction and people-based services. This makes the evaluation of intermediaries' service quality even more difficult. In this specific service setting, without relatively no tangible evidence, the perception of the 'service encounter' becomes important. The service encounter is the person-to-person interaction between the service provider and the customer (Solomon, Surprenant, Czepiel, & Gutman, 1985). In absence of tangible objects, the evaluation of the service now relates to the perception and value of the service encounter (Solomon et al., 1985; Groth, 2001).

2.2.1 The SERVQUAL-model: implications and criticism

Due to the above-mentioned complexity and relevancy for the measurement of service quality, numerous researchers (Johnston, Silvestro, Fitzgerald & Voss, 1990; Cronin & Taylor, 1992; Philip & Hazlett, 1997) have paid attention to the concept in recent years, promoted by the first formal service quality model of Parasuraman et al. (1985). The so-called SERVQUAL-model was originally developed to measure perceived service quality. The scale ultimately consists of 22 Likert-type items divided into five dimensions³. The model contributed to the conceptualization and understanding of service quality in later research. The authors conceptualize service quality as the ability of an organization to meet or exceed customer expectations (Parasuraman et al. 1985). Accordingly, perceived service quality is the gap between customer's expectations and the perception of what the service offers (Parasuraman et al., 1985). Customer expectations relate to customers' feeling of what a service provider should offer (Parasuraman, Zeithaml & Berry, 1988).

The SERVQUAL-scale was later refined and revised in 1991 (Parasuraman, Berry & Zeithaml., 1991). Consequently, the term 'should' had been changed into what customers 'would' expect. Besides, negatively formulated items were all replaced for positive ones. Together with the

³ Subsection 2.3 further elaborates on the meaning of the dimension.

reassessment of the scale, the authors started to provide some guidelines for using the scale, emphasizing that the SERVQUAL is appropriate as a 'starting point', but it is not the overall solution for improving and measuring service quality (Parasuraman et al., 1991). As a matter of fact, the scale is most helpful when used in combination with other forms of measuring service quality (Parasuraman et al., 1991). Although the authors allowed minor adjustments in the word of items and the addition of context-specific items, they also highlighted the importance of using the scale in its totality as much as possible (Parasuraman et al., 1991). Together with the refinement of the SERVQUAL-model by Parasuraman et al (1991), other researchers started to criticize its applicability and appropriateness (Carman, 1990; Cronin & Taylor, 1992; Babakus & Boller, 1992). For the purposes of this research, the most relevant critiques include the dimensionality of the model and the role of expectations in a measuring scale.

Whereas Parasuraman et al. (1985; 1988) promoted the use of the SERVQUAL-scale in its entirety, other researchers challenged the dimensionality of the scale (Carman, 1990; Babakus & Boller, 1992). For instance, Carman (1990) suggests that users must be able develop additional items which they believe are crucial to be implemented. Accordingly, the applicability of the scale depends on the specific industry in which the service is being offered (Babakus & Boller, 1992). For instance, high involvement services - such as financial services - require other items than which are required for services with lower involvement (Cronin & Taylor, 1992). Furthermore, the use of expectations in the measurement scale is questionable, since this requires the customer to have knowledge of the service in advance. This questionability may be particularly true for services in the insurance industry in which providing customer service is the most important when a contingent event occurs. It is, however, possible that an event would not occur at all. Consequently, the customer lacks prior knowledge of the service and can't apply his/her expectations in the evaluation of the service.

2.2.2 Other conceptual service quality models and dimensions

Having discussed the SERVQUAL-model and its implications and criticisms, this Subsection turns to the discussion of the other models and dimensions that are incorporated under the conceptualization of service quality. Although the multi-dimensionality of the service quality scale has been confirmed in more recent research (Grönroos, 1982; 1990), research on service quality lacks a shared opinion regarding the exact nature of the dimensions (Babakus & Boller, 1992; Brady & Cronin Jr, 2001; Seth, Deshmukh & Vrat, 2005). This continuous discussion on the dimensionality of service quality has already been started by European scholars before the work of Parasuraman et al. (1985).

Sasser, Olsen, And Wyckoff (1978) early came up with seven service components which they supposed perfectly capture the notion of service quality. The formulated dimensions implied that service quality not only includes the outcome of the service, but also the way in which the service is offered (Sasser et al., 1978). This distinction came also into view in later research (Grönroos 1982; Lehtinen & Lehtinen, 1982). Grönroos (1982) came up with three service quality dimensions, being *technical quality of the outcome*, *functional quality of the encounter*, and *company corporate image*. *Technical quality* involves 'what' the customer receives from the service, whereas *functional quality* is about 'how' the service is offered. Grönroos (1982) additionally identified *image* as a third dimension of service quality. A reputable image can be valuable to a service provide, since customers link earlier experiences and perceptions of a service provider to any service encounter (Grönroos, 2001). Lehtinen & Lehtinen (1982) correspondingly proposed image as a dimension of service quality, which they defined as *corporate quality*. They also added *physical quality* i.e. physical aspects such as equipment and documentation, and *interactive quality*, i.e. the human interaction between a service provider and the customer (Lehtinen & Lehtinen, 1982). Johnston *et al.* (1990) focused more on 'satisfiers' and 'dissatisfiers' and distinguished 15 dimensions of service quality which they subdivided into *hygiene factors*, *enhancing factors* and *Dual-Threshold factors*. For instance, *hygiene factors* are factors which customers expect a service provider must offer, and, if not offered, will lead to dissatisfaction (Johnston et al., 1990).

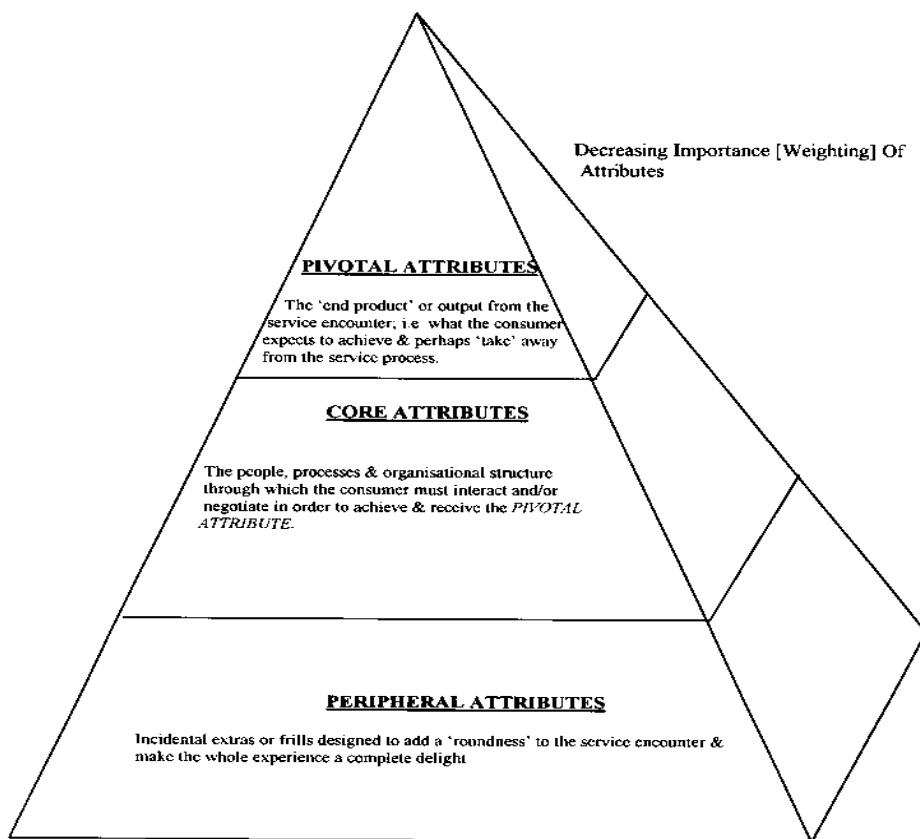
Regarding the above-mentioned attempts⁴ to develop a wide-applicable stand measurement scale, none of the scales adequately address the specific issues of individual industries (Philip & Hazlett, 1997). In this regard, Babakus and Boller (1992) already suggested that it would be more valuable to develop a measurement scale which can be applied to industry specific characteristics, mainly because the problems related to the SERVQUAL-scale seem to be irreconcilable (Gilmore & Carson, 1992). Accordingly, Philip and Hazlett (1997) pursued the development of a framework which would have the potential to assess service quality of any specific service industry. Besides, national boundaries must be considered (Philip & Hazlett, 1997). Due to the national and industry-specific applicability of the framework, I propose that various theoretical parts of the framework of Philip and Hazlett (1997) could be applied to the customer service of intermediaries in the Dutch insurance industry. Hence, the next Subsection discusses the premises of the P-C-P model (Philip & Hazlett, 1997).

⁴ In addition to the described models in Subsection 2.2.2, numerous other researchers have been developing service quality models in recent years. For a review on those models, I refer to Seth et al. (2005). Service quality models: a review. International journal of quality & reliability management, 22(9), 913-949.

2.2.3 The P-C-P Model

Spurred on by the complexity regarding the SERVQUAL-scale, and, the absence of an industry-specific measuring tool, Philip and Hazlett (1997) pursued the development of the so-called P-C-P model. According to Philip and Hazlett (1997) a service consists of three – albeit overlapping – attributes: the pivotal, core and peripheral attributes (Figure 1). The attributes are hierarchically structured and, depending on the specific industry, relevant dimensions can be included in the different attributes. The pivotal attributes associate with customer's decision to approach a specific service and the expected output of the service, when it is completed.

Figure 1. Skeletal framework of the model of Philip & Hazlett (1997).



Source: Philip & Hazlett (1997)

This is slightly similar to the proposed adaption of the 'core service' of an intermediary in Subsection 2.1, whereas the core service is the reason why a customer approaches an intermediary. As reported by Philip and Hazlett (1997), the pivotal attributes will have the greatest influence on the final experience of the service encounter. Equal to the theory of Grönroos et al. (1994; 2000) discussed in Subsection 2.1, the other two levels of the model are respectively essential and non-essential for achieving the service. Core attributes are

defined as the people, processes and organizational structures necessary for achieving the pivotal attributes, whereas the peripheral attributes are identified as the incidental and, e.g. non-essential, extras to add more value to the final service encounter. Usually, a customer is the most satisfied when he/she receives the pivotal attributes, but – depending on the amount of use of the service – the other two attributes may gain more importance (Philip & Hazlett, 1997).

To operationalize and adopt the model the most practical and useful way, any service provider/industry should evaluate three questions. The first question involves the “deliverables” of the service offerings, so that the service provider can identify the pivotal attributes of the service. The second question is about identifying the personnel and organizational structure which are crucial to offer the service. By doing so, the service provider can distinguish the core and peripheral attributes of the service. The third question involves the number of previous service encounters between the service provider and the customer, since this can certainly affect the weight attached to the different attributes (Philip & Hazlett, 1997). Subsequently, this evaluation also depends on the degree and nature of the contact in the relationship between the service provider and the customer. For instance, the contact could be via the telephone as well as face-to-face. Based on the answers on the three questions, one can indicate the relative importance of the different attributes and decide upon what dimensions and attributes fit best into the model. Although the authors frequently addressed the problems associated with the SERVQUAL-scale, they promoted the possible incorporation of the difference dimensions of SERVQUAL in their study (Philip & Hazlett, 1997). This, however, still depends on the specific industry investigated.

Contrary to the SERVQUAL-scale, the authors use a single one-to-five-point scale (Figure 2) which is derived from the theory of Webster and Hung (1994) and integrates expectations and perceptions in the measurement of service quality (Philip & Hazlett, 1997). Another distinction between the two models considers the fact that the P-C-P models weights importance to the different dimensions i.e. the pivotal attributes are basically giving the most weight, followed by the core and peripheral attributes.

Figure 2. The single one-to-five-point scale of Webster and Hung (1994)

Please indicate the degree or extent to which you believe that each of the following criteria have been achieved, using the scale				
Far below my expectations	Below my expectations	Just as I expected	Above my expectations	Far above my expectations
-2	-1	0	1	2

The authors conclude their article by emphasizing that they only provided a “skeletal framework” to better address the problems associated with the measurement of service quality (Philip & Hazlett, 1997). Subsequently, it is up to other researchers to decide - regarding customers and service providers - which dimensions best fit into the model of the individual service insurance. I slightly follow this approach in the next Subsection in formulating propositions relating to the dimensions which are best adaptable to the model attributes.

2.3 The Dutch insurance industry: dimensions of service quality

As reported by Philip & Hazlett (1997) their model only functions as a ‘skeletal’ framework which must be developed regarding service providers and customers in the specific industry. Hence, this Section turns into the question which dimensions of service quality best fit the customer service of intermediaries in the Dutch insurance industry. To answer this question, one can find guidance in the conceptualization of the Dutch insurance industry in Section 2.1.

Referring to Section 2.1, the customer service of intermediaries involves much human interaction and high-contact services. Those types of services are usually characterized by aspects such as longer interaction times and higher levels of customer emotions (Kellogg & Chase, 1995; Parasuraman et al., 1985). During these recurring interactions building so-called ‘rapport’ turned out to be particularly meaningful (Gremler & Gwinner, 2000; Hennig-Thurau, Groth, Paul & Gremler, 2006). Rapport occurs when human beings experience shared interests and “click” with each other (Tickle-Degnen & Rosenthal, 1990). Because rapport relates to key outcomes such customer loyalty and satisfaction (Gremler & Gwinner, 2000), rapport appears to be one of the important determinants of the intermediaries’ customer service. However, before the concept of rapport will be discussed more detailed, it is first of relevance to elaborate on the concept of emotional competence. Hence, the following Subsection starts with formulating a hypothesis regarding EEC, which precedes hypotheses regarding the related concept of ‘rapport’, the other five SERVQUAL dimensions, being empathy, responsiveness, assurance, reliability and tangibles, the concept of service constellation, and the outcome dimensions customer satisfaction and loyalty. Finally, the conceptual model and the associated nomological network will be presented visually.

2.3.1 Employee emotional competence

EEC refers to the ability of employees to address customer emotions in service encounters (Delcourt, Gremler, Van Riel & Van Birgelen, 2016). The concept of EEC has been conceptualized as a higher order formative construct consisting of three dimensions: the perception, understanding, and regulation of customer emotions (Delcourt et al., 2016). Due to this formative nature of the construct, an employee must demonstrate all three behaviours

simultaneously to be perceived emotionally competent by their customers (Delcourt et al., 2016).

Looking at the customer service of intermediaries, their service does also involve assistance in claim settlement (Cummins & Doherty, 2006). During such service encounters, customers may experience high levels of emotions and stress, since they expect their losses to be paid as quickly as possible. So, under these emotionally charged circumstances, demonstrating emotional competence might be a crucial ability of intermediaries. As EEC positively correlates with customer variables such as service encounter satisfaction, loyalty, and positive emotions (Delcourt et al., 2016), it is assumable that the customer-perceived EEC of intermediaries will have a positive influence on customer's service evaluation. I follow this assumption in formulating the following hypothesis:

- *H1: considering the customer service of intermediaries, customer-perceived emotional competence, will be positively related to service quality perceptions.*

2.3.2 Rapport: enjoyable interaction and personal connection

According to Gremler and Gwinner (2000), customers experience rapport when they perceive their interaction with a service provider as an “*enjoyable interaction*”, characterized by a “*personal connection*” between the two of them. *Enjoyable interaction* relates to “an affect-laden, cognitive evaluation of one's exchange with a contact employee” (Gremler & Gwinner, 2000, p. 92), whereas *personal connection* involves how the customer perceives the bond with the service provider (Gremler & Gwinner, 2000). Recent research indicated that rapport has a partially mediating role on the relationship between emotional competence and the service outcomes satisfaction and loyalty (Delcourt, Gremler, Van Riel & Van Birgelen, 2013). This implies that emotionally competent service providers are better in building rapport with customers. They can translate customer emotions into practical information to manage the interaction (Mattila & Enz, 2002). It is therefore that rapport can contribute to establish relationship quality (Gremler & Gwinner, 2000). Building relationship quality appears to be of relevant importance to intermediaries, since they are more and more expected to provide their customers personal and recurring service offerings (De Nederlandsche Bank, 2016). Besides, higher relationship quality can also add to generate customer-specific and detailed information which can be used to overcome the information asymmetry between insurers and the customer. It can therefore be expected that:

- *H2: considering the customer service of intermediaries, rapport, will be positively related to customer's service quality perceptions.*

2.3.3 The 5 dimensions of the SERVQUAL-model

Based on the conceptualization of the Dutch insurance industry in Section 2.1, this study uses an adapted version of the five dimensions of the SERVQUAL model, to adjust the research to the customer service of intermediaries. The dimensions and related propositions will be discussed below alphabetically and with reference to the attainment targets of the Wft.

Assurance

Assurance refers to the ability of service providers to use their knowledge and courtesy to instigate the trust and confidence of the customer (Parasuraman et al., 1985; Parasuraman et al., 1988). This can to a great extent be important to intermediaries, since they must overcome consumer's lack of confidence in insurers (De Nederlandsche Bank, 2016). Additionally, the Wft obliges intermediaries to have the required knowledge and experience in the advisory processes with their clients. Customers can, therefore, expect an intermediary to provide them services within a minimum level of knowledge. It is expected that:

- *H3: considering the customer service of intermediaries, a positive relationship will exist between perceived assurance of the services and the service quality perceptions.*

Empathy

The Wft prescribes that intermediaries should know their customers' unique situation (College Deskundigheid Financiële Dienstverlening, 2017). This relates to SERVQUAL dimension *empathy*, i.e. the "caring and individualized attention provided to the customer" (Parasuraman et al., 1985; Parasuraman et al., 1988). This can be an important dimension to intermediaries, since they must gather detailed information about customer's risk characteristics to alleviate the "adverse selection". Furthermore, customers in the Dutch insurance industry are increasingly asking intermediaries to make their lives simpler by broadly advising them on various topics (De Nederlandsche Bank, 2016). To do so, an intermediary should pay attention to customer's unique needs and preferences. Accordingly, I propose that:

- *H4: considering the customer service of intermediaries, perceived empathy will be positively related to the service quality perceptions.*

Reliability

An insurance product is characterized by the promise of insurers to pay the losses of an insured or a third party when a contingent event occurs (Cummins & Doherty, 2006). It can be argued that customers expect insurers to be reliable, as reliability perceptions are driven by a truly and accurate performance of the promised service (Parasuraman et al., 1985). Regarding the matchmaking role of the intermediary, reliability can also be a necessary feature of the

customer service of intermediaries. For their part, intermediaries must evaluate the best insurance placements for their customers by providing services such as assessing risk management, providing the right underwriting information to insurers, and helping the client decide on competing offers (Cummins & Doherty, 2006). By doing so, the intermediary can best fit together the unique needs and preferences of the customer with the right coverage of insurers. I therefore expect:

- *H5: considering the customer service of intermediaries, perceived reliability will be positively related to service quality perceptions.*

Responsiveness

Responsiveness relates to the speed and willingness with which prompt service and support is provided to the customer (Parasuraman et al., 1985; Parasuraman et al., 1988). In the insurance industry, customers expect insurers to pay their losses quickly and without controversy (Cummins & Doherty, 2006). They are looking for insurers with the best reputation for claim settlement (Cummins & Doherty, 2006). The customer is relatively unable to enforce prompt help when an event occurs, having to rely on insurer's "skill, capacity, risk, appetite, and financial strength to underwrite the risk" (Cummins & Doherty, 2006). Hence, customer's evaluation of intermediaries largely depends on the speed and adequateness with which questions are answered and support is provided (Adfiz. 2016). Hence, it is expected that:

- *H6: considering the customer service of intermediaries, perceived responsiveness will have a positive relationship with service quality perceptions.*

Tangibles

Having adapted the other four dimensions of SERVQUAL, the last dimension to be discussed is *tangibles*. The dimension *tangibles* refers to the appearance of physical facilities, personnel communication materials and so on (Parasuraman et al., 1985; Parasuraman et al., 1988). Whereas the other four dimensions are expected to play a significant role in the quality of the customer service of intermediaries, *tangibles* are less expected to significantly influence customer's evaluation of service quality. Referring to the conceptualization in Section 2.1, the customer service of intermediaries mainly consists of people-based services and human interactions.

Within this type of services, the appearance of equipment and other communication materials is possibly less essential for the service offering, since the customer will mostly base his/her judgement of service quality on the service encounter. The dimension *tangibles*, however, also relates to the appearance of personnel – or "aesthetic skills" (Nickson, Warhurst, & Dutton, 2005) – which means that a service providers should have the "right" appearance in the way that they are looking good. This is particularly true for people-based services in which the

service provider is 'part of the product' (Nickson et al., 2005). Additionally, supporting services of intermediaries also include the sending of detailed newsletters and the development of an electronic policy vault. Even though these supporting services are considered non-essential, they can be important to distinguish the service from those of competitors (Van Riel, Semeijn & Janssen, 2003). So, although *tangibles* are expected to have a less significant impact on customer's evaluation of service quality, literature indicates that there might be a positive relationship between *tangibles* and customer's overall quality perceptions. Accordingly, the following hypothesis can be formulated:

- *H7: considering the customer service of intermediaries, tangibles will be positively related to service quality perceptions.*

2.3.4 Service constellation

Many customers are increasingly looking for the actual or future presence of other services (Van Riel, et al., 2013). They desire so-called "one-stop-shopping solutions" (Pagani & Fine, 2008). Due to changes in trends such as politics and culture, also intermediaries must reconsider their customer service (De Nederlandsche Bank, 2016). For instance, customers expect advices to be more professional and broad in context. Additionally, customers ask 'transparency', in that they want clear communication about all the offered certainties and costs related to the products offered. Whereas these services were initially considered facilitative and supportive, they still could add value (Van Riel et al., 2003). As Van Riel et al. (2013) have pointed out, for service providers to enhance the value of their services, they should implement services that somehow "complement, facilitate, or support" their core service. The authors define *service constellation* as "the combination of multiple interdependent services that provide complementary value to consumers" (Van Riel et al., 2013). Considering the shifting trends in the insurance industry, it is expected that:

- *H8: considering the customer service of intermediaries, perceived existence of service constellation will positively influence the service quality perceptions of customers.*

2.3.5 Customer satisfaction and customer loyalty

As mentioned in the introduction of Chapter 2, the concept of service quality causally relates to the key outcomes customer satisfaction and loyalty. Although the precise nature of the relationships may depend on the type of service (Dabholkar, 1996), it is generally recognized that service quality acts as an influential antecedent of customer satisfaction and finally customer loyalty (Zeithaml et al; 1996; Rust & Zahorik, 1995; Anderson, Fornell, & Lehmann, 1994). Moreover, research shows that positive service quality perceptions influences service

loyalty via customer satisfaction (Caruana, 2002). When taking the nature of these relationships into consideration, two hypotheses can be formulated:

- *H9: considering the customer service of intermediaries, perceived service directly and positively affects customer satisfaction*
- *H10: considering the customer service of intermediaries, customer satisfaction directly positively influences customer loyalty*

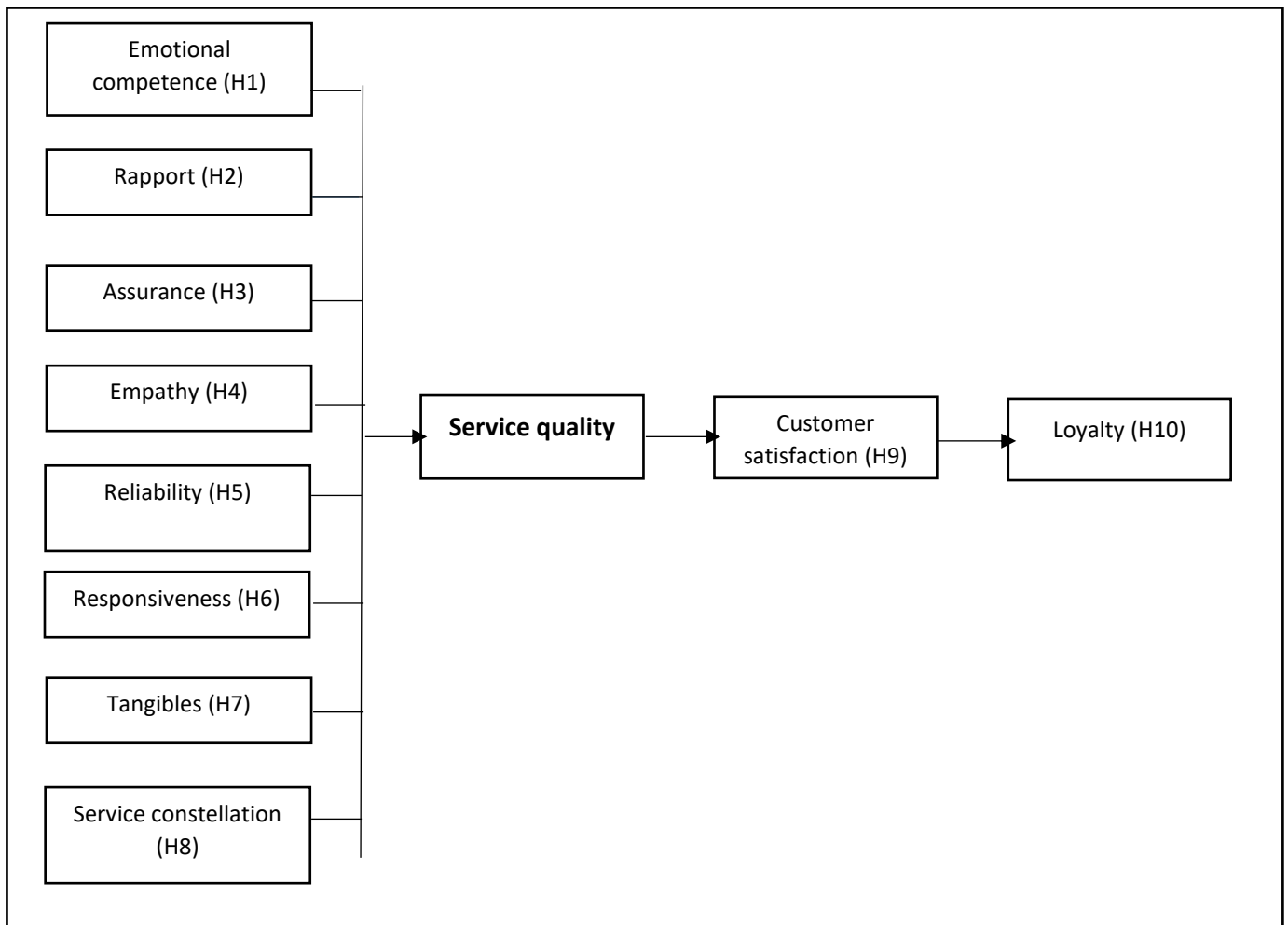
Since five of the eight proposed dimensions are derived from the SERVQUAL-scale, it would be of relevance to compare both the effects of the SERVQUAL-model and the proposed model on these two important key outcomes. Because the proposed model especially focuses on the service quality perceptions of customers in the insurance industry, it is expected that:

- *H11: the proposed model will have a stronger and more positive impact on loyalty via customer satisfaction when compared to the SERVQUAL-model*

2.4 The proposed model and nomological network

Having broadly discussed the dimensions of service quality regarding the customer service of intermediaries, the last step of this Chapter is to provide a model summary and visualization of the relationships. Whereas Philip & Hazlett (1997) use a hierarchical structure to illustrate the three levels a service consists of, this master thesis only proposes a model which incorporates and visualized the various hypothesised dimensions of service quality. The proposed relationships are visualized in the model below (Figure 3). Due to the complexity of the service quality concept, the concept is modelled as a higher order construct consisting of multiple dimensions (Podsakoff, Shen, & Podsakoff, 2006). As the dimensions together form customer's overall perception of service quality, the service quality construct is made up of formative indicators. Particularly, considering higher order constructs, the first-order dimensions can also function as formative indicators (MacKenzie, Podsakoff, & Jarvis, 2005). Looking at Section 2.3, each described dimension is expected to cover a unique aspect of the construct. So, it would be assumable that the first-order dimensions are not interchangeable. In summary, conforming to the research of MacKenzie et al. (2005, p. 715), the service quality construct is modelled as a second-order formative construct consisting of formative first-order dimensions that represents reflective indicators.

Figure 3. The conceptual model



Chapter 3 – Research design

The customer-based measurement scale of service quality will be developed conforming to the scale development process supported by Netemeyer et al. (2003). Their scale development process includes 5 stages, which will be discussed below.

Stage 1: Specification of the domain of the construct

Within the first stage of the scale development process, one must look for commonly cited dimensions of the concept. Therefore, I reviewed the marketing and service management literature to find commonly cited and inherent dimensions of service quality. This operation resulted in eight dimensions. The first five dimensions relate to the dimensions of the SERVQUAL-model (Parasuraman et al., 1985; Parasuraman et al., 1988), being *assurance*, *empathy*, *reliability*, *responsivity* and *tangibles*. The applicability of those dimensions to the Dutch insurance industry has already been discussed in Section 2.3. Furthermore, the dimensions *emotional competence*, *rapport* and *service constellation* were identified. Since the

customer service of intermediaries mostly consists of human interactions and people-based service, the dimensions *emotional competence* and *rapport* also might be important to the customer's overall service quality perceptions. Additionally, the relatively new concept of service constellation was identified as a possible quality dimension of service quality. As customers are increasingly looking for the actual or future presence of other services, intermediaries should try to enhance the value of their customer service by using services that somehow "complement, facilitate, or support" (Van Riel et al., 2013) their core service.

Subsequently, a focus group was undertaken to further explore the aspects of service quality that are important to customers of intermediaries during a service encounter. Besides, the focus group helped to verify and identify the suggested dimensions of service quality in the literature review, and to generate possible items (Churchill Jr, 1979). Theoretically, a focus group involves an in-depth group interview in which participants are chosen because they have the knowledge and experience to share their opinion on a given topic (Thomas, MacMillan, McColl, Hale, & Bond, 1995; Richardson & Rabiee, 2001). Furthermore, participants are expected to be in the same age-range, have comparable socio-characteristics, and are willing to talk with each other and to the interviewer as well (Richardson & Rabiee, 2001). Ideally, a focus group consists of four to eight participants (Kitzinger, 1995). As smaller groups show more potential (Krueger & Casey, 2008), five participants have been selected, considering the percentage of non-attendance of 10-25 % (Rabiee, 2004). Due to the absence of one participant, the focus group was eventually conducted with four participants being all similar in terms of age, gender, and socio-characteristics. They were recruited using the broad network of my father in the Dutch insurance industry. The participants were asked to discuss how service quality of intermediaries is perceived by the customer.

The entire focus group approximately lasted 90 minutes and has also been recorded on an audiotape, so the data could be transcribed. Furthermore, a note taker was present to write down non-verbal interactions and the general content of the discussion. This usually contributes to a more complete analysis of the collected data (Kitzinger, 1995). Having transcribed the audiotape of the focus group, the collected data had to be managed, sorted out, and interpreted. To do so, the 'framework analysis' was used as promoted by Ritchie and Spencer (1994). In the resulted content analysis of the transcriptions I relatively found support for the proposed dimensions of service quality. For instance, the participants were indeed aware of quality dimensions *reliability* (e.g., "*It's about doing those things you promised*"), *empathy* (e.g., "*The customer only wants your attention*") and *rapport* (e.g., "*The 'click' will be there or not, but generally it's what they expect you to have*").

Stage 2: Item generation and content validity

The literature review and the focus group evaluated in stage 1 finally has resulted in 81 items which have been selected and adapted with reference to the content analysis of the focus group. Subsequently, the items must be examined for content validity. Netemeyer et al. (2003, p. 86) define content validity as “*the degree to which elements of a measurement are relevant to and representative of the targeted construct for a particular assessment purpose*”. Rule of thumb is that at least ten experts should examine the content validity of the items (Spake, Beatty, Brockman, & Crutchfield, 2003). Hence, ten experts have been selected to judge the generated items by qualitatively writing a report and quantitatively rate the representativeness of the items on a five-point Likert scale (Netemeyer et al., 2003). By doing so, unrepresentative or incongruent items could have been deleted or refined.

Stage 3: Development of the questionnaire and the data collection

The next step of the research execution is the assessment of the adequacy of the pool of items. Accordingly, a questionnaire was constructed which asked respondents to consider one service encounter in which they had to deal with a claim settlement and subsequently answer the questions about that service encounter. All information was collected anonymously, so that the degree of common method could be reduced (Podsakoff, MacKenzie, Lee, & Podsakoff, 2003) and respondents are more likely to share their personal experiences. The observations with more than 10% missing values (Hair Jr, Black, Babib, & Anderson, 2014) needed to be deleted, which resulted in 86 valid responses. Altogether, the questionnaire was conducted about two months ago and lasted – due to some extreme outliers - approximately 75 minutes. Considering the respondents (see Table 1), the average level of age was between 50 and 60, and 67.4% of them were male. Lastly, the most recurrent type of interaction was by mail or another way of correspondence (41.9%).

Table 1. Classification respondents	Pct
<i>Gender</i>	
Male	67,4
Female	32,6
<i>Age</i>	
20-30	16,3
30-40	11,6
40-50	25,6
50-60	39,5
60-70	39,5
<i>Type of contact</i>	
Correspondence	41,9
Face-to-face	23,3
By phone	31,4
Other	3,5
<i>Highest education</i>	
LBO, VBO, LTS, LHNO or VMBO	6
MAVO, VMBO-t or MBO-kort	2,4
MBO, MTS or MEAO	23,8
HAVO, VWO or Gymnasium	2,4
HBO, HEAO, PABO or HTS	41,7
University	23,8

The final questionnaire was conducted online, included 62 items in total, and aimed to measure the various dimensions of service quality. To attempt to further reduce common method bias (Podsakoff et al. 2003), the questionnaire consisted of two different ranges, being five-point and seven-point Likert scales. The final construct also needed to be examined for predictive and discriminant validity. Predictive validity refers to “*the ability to effectively predict some subsequent and temporally ordered criterion*” (Netemeyer et al., 2003). Considering the customer service of intermediaries, customer’s assessment of service quality is mainly based on the ‘service encounter experience’, which is described as “*the service encounter and/or service process that creates the customer’s cognitive, emotional and behavioural responses which result in a mental mark, a memory*” (Edvardsson, 2005, p. 129). Accordingly, various components of the ‘service encounter experience’ are included in the questionnaire, being measures of loyalty intentions regarding the company (Zeithaml et al., 1996), affective commitment to the contact employee (Gruen, Summers, & Acito, 2000; (Verhoef, 2003), satisfaction of the service encounter and positive emotions (Van Dolen, De Ruyter, & Lemmink, 2004). The measures of affective commitment and positive emotions are used to test for

predictive validity. Included measures consist of at least two items and are measured on a seven-point Likert scale. Descriptive analyses (see Table 3) show that the skewness and kurtosis are limited and well within the 'rule of thumb' of |2| (Hair et al., 2014).

In addition to the examination of predictive validity, the measurement items also must be examined for 'discriminant validity'. Discriminant validity involves the requirement that a measure does not correlate too high with measures from which it is supposed to differ (Netemeyer et al., 2003). Hence, discriminant validity makes sure the empirical uniqueness of a measure (Hair et al., 2014). Considering this research, special attention should be paid to the construct of EEC. Although this construct is conceptually distinct from other constructs in the model, it is also linked to the constructs *empathy*, *assurance* and *rapport*. The assessment of discriminant validity will be further discussed in Stage 5. The next stage will first discuss exploratory and confirmatory factor analysis.

Stage 4: Scale purification by performing exploratory and confirmatory factor analysis⁵

To further attempt to purify the proposed scale, the next stage of the research involves the performance of an EFA with the 40⁶ selected relevant items. The purpose of an EFA can be data summarization as well as data reduction (Hair et al., 2014). The purpose of this research will be data summarization, so that the explained variance in the scale and the reliability of the scale can be maximized and the dimensionality of the scale can be investigated (Netemeyer et al., 2003; Hair et al., 2014). Accordingly, principal axis factoring was used to identify the underlying dimensions and their common variance (Netemeyer et al., 2003; Hair et al., 2014). To determine the number of factors, the percentage of variance and the scree plot were evaluated. The initial scree plot test and the percentage of variance both indicate that 71% of the variance is explained by six factors (see Appendix 4).

Having determined the initial number of factors, the following step was to use factor rotation to simplify and purify the interpretation of the factors and make the item deletion more relevant (Netemeyer et al., 2003; Hair et al., 2014). Regarding the scale development, the main purpose of the EFA is to examine the degree to which multiple dimensions are correlated (Netemeyer et al., 2003). Since oblique rotation allows for factor correlations, I used an oblique rotation method (direct oblimin), which has finally resulted in a total of three factors (Hair et al., 2014). Finally, the remaining items needed to be interpreted, and, deleted when they did not meet the criteria as prescribed by Hair et al. (2014). The items have been deleted iteratively, when the item contained factor loadings lower than (<.60) and/or low communalities (<.50) (Netemeyer

⁶ Only the items that relate to the included measures were selected.

et al., 2003; Hair et al., 2014). Factor loadings higher than (.60) were prescribed, due to number of respondents (N=86). This iterative deletion finally resulted in 15 items, explaining 74.8% of the variance in total (see Appendix 8 as well as Table 2 and 4).

After conducting EFA, CFA was used to test the internal consistency and validity of the measure (Netemeyer et al., 2003; Hair et al., 2014). The CFA is conducted with the use of PLS in SmartPLS 3.0. Since PLS does not make any distributional assumption, a bootstrapping method (500 subsamples) was applied to make sure the significance of the parameter estimates (cf. White, Varadarajan & Dacin, 2003). The empirical results of the CFA will be further discussed in Chapter 4, but I will first theoretically discuss how the reliability and validity of the scale will be examined.

Stage 5: Assessment of reliability and validity

The proposed model should be validated by assessing the construct reliability as well the construct validity. The reliability of the measures will be evaluated by the composite reliability of each of the dimensions and thy values of the Cronbach's α s. Concerning the validity of the constructs, three crucial components must be evaluated: convergent, discriminant and predictive validity (Netemeyer et al., 2003). Convergent validity is defined as "*the extent to which independent measures of the same construct converge, or are highly correlated*" (Netemeyer et al., 2003, p. 86). The most relevant measure of convergent validity is the AVE (Fornell & Larcker, 1981; Henseler, Hubona, & Ray, 2016). The AVE is acceptable when it exceeds a value of 0.5 or higher (Fornell & Larcker, 1981; Henseler et al., 2016). Two ways will be used to assess the discriminant validity of the scale. First, discriminant validity will be evaluated for the three dimensions of service quality by checking the square root of AVE for each pair of dimensions. Second, the three quality dimensions will be compared with respondents' perceptions of closely related constructs.

Having assessed the convergent and discriminant validity, it is also worth testing the scale for predictive validity (Netemeyer et al., 2003). To test for predictive validity, a model will be estimated in SmartPLS 3.0 with service quality as the dependent variable. The independent variables will be the measures as described in stage 3. These variables are selected, because they are deemed to represent key aspects of the service encounter experience (Delcourt et al., 2013). This seems relevant, since customer's evaluation of the intermediary's customer service will be mainly based on the service encounter.

Chapter 4 – Objective results of tests

After following the procedure of Netemeyer et al. (2003), a final principal axis factoring revealed a three-factor pattern that explained 74,8% of the variance and included 15 items in total (Table 2 and 4). Subsequently, PLS was used to conduct a confirmatory factor analysis to find support for the proposed model and to compare the model to the SERVQUAL-model. The results of tests will objectively be discussed below.

4.1 Results of the exploratory and confirmatory factor analysis

As indicated in the introduction of this Chapter, the EFA produced a three-factor structure consisting of 15 items. Table 2 shows the descriptive statistics of the three dimensions on item level. The first factor – professional behaviour – includes items adapted from the measures reliability (items 1 and 2), empathy (items 3 and 4), responsiveness (items 5-7), and rapport (items 8-10) (Table 4). The second factor incorporates three adapted items (items 11-13) from the EEC-dimension perception of customer emotions (Table 4). Lastly, the third factor involves two self-developed items (items 14-15) regarding the concept of service constellation (Table 4). Concerning the reliability of the scale, Table 2 indicates high levels of reliability. Specifically, the composite reliability for each of the three dimensions ranges between .93 and .96, whereas the Cronbach's α s are respectively .96, .95 and .86 (Table 2).

Table 2. Descriptives on item level (service quality)

	Mean	SD	Skewness	Kurtosis
Professional behaviour (CR = 0.96; AVE = 0.72)				
My intermediary takes care that each insurance claim is fully settled	5.48	1.63	-0.87	-0.02
My intermediary treats each insurance claim carefully	5.51	1.60	-0.92	0.14
My intermediary always prioritizes my interests	5.49	1.54	-1.07	0.68
My intermediary perfectly understands my specific needs	5.34	1.56	-0.95	0.26
My intermediary always provides prompt service	3.92	0.91	-0.89	0.68
My intermediary is always ready to respond my requests	4.05	0.91	-0.97	0.86
My intermediary always provides fast claim settlement	3.92	0.92	-0.78	0.84
My intermediary relates well to me	5.29	1.48	-0.68	-0.36
In thinking about my relationship, I have a harmonious relationship with my intermediary	5.43	1.34	-0.72	0.08
I am comfortable interacting with my intermediary	5.33	1.39	-0.79	0.38
Perception of customer emotions (CR = 0.97; AVE = 0.91)				
My intermediary was altogether capable of perceiving how I was feeling	3.72	0.81	-0.27	0.42
My intermediary was altogether capable of identifying the emotional state I was in	3.60	0.83	-0.03	0.11
My intermediary was fully aware of my emotional state	3.53	0.86	-0.05	0.48
Service constellation (CR = 0.93; AVE = 0.88)				
My intermediary always provides complementary services	3.38	0.92	-0.20	-0.12
My intermediary often provides other services than just taking out an insurance policy	3.40	1.05	-0.36	-0.40

Note. CR = composite reliability; AVE = average variance extracted; SD = standard deviation

Table 3 represents the descriptive statistics of the other measures that were incorporated in the proposed models and analyses. The constructs solely involve the (refined) items that were judged representative by the ten experts in stage 2 of the scale development process (Chapter 3). The measures of satisfaction and loyalty consider the dependent variables of the proposed model, whereas the other measures were included to assess the discriminant and predictive validity of the service quality construct.

Table 3. Descriptives on item level (other constructs)

	Mean	SD	Skewness	Kurtosis
Satisfaction (adapted from van Dolen, de Ruyter en Lemmink, 2004) (CR = 0.95; AVE = 0.90)				
This encounter with my intermediary was exactly what I needed	3.58	0.91	-0.14	-0.28
I am satisfied with this encounter	3.86	0.91	-0.58	0.13
Loyalty (adapted from Zeithaml, Berry and Parasuraman, 1996) (CR = 0.95; AVE = 0.72)				
I say positive things about this company to other people	3.79	1.00	-0.52	-0.41
I recommend this company to someone who seeks my advice	4.00	1.03	-1.25	1.30
I encourage friends and relatives to do business with this company	3.55	1.08	-0.44	-0.24
I consider this company as my first choice to buy this type of services	3.89	0.99	-0.69	-0.19
I have the intention to do more business with this company in the future	3.92	0.82	-0.78	1.17
Assurance (adapted from Parasuraman, Berry and Zeithaml, 1991) (CR = 0.85; AVE = 0.67)				
The behaviour of my intermediary instills confidence	4.00	0.91	-0.96	1.27
I feel secure with my intermediary	3.96	0.88	-0.79	0.71
My intermediary is always polite to me	4.30	0.69	-1.37	4.92
My intermediary has the knowledge to answer my questions	4.10	0.83	-0.97	1.50
I can fully trust my intermediary in case of claim settlement	3.93	0.93	-0.96	1.09
Tangibles (adapted from Parasuraman, Berry and Zeithaml, 1991) (CR = 0.91; AVE = 0.74)				
My intermediary looks neat	4.05	0.78	-0.69	1.25
My intermediary's service documents look neat	4.09	0.79	-1.04	2.14
Positive emotions (adapted from van Dolen, de Ruyter and Lemmink, 2004) (CR = 0.94; AVE = 0.88)				
To what extent did you feel these emotions just after the end of the service encounter?				
Hopeful	3.52	0.86	-0.13	0.49
Happy	3.59	0.89	0.07	-0.26
Affective commitment (adapted from Gruen, Summers and Acito, 2000; Verhoef, 2003) (CR = 0.97; AVE = 0.93)				
I appreciate to be a customer of my intermediary	3.71	1.05	-0.57	-0.36
	3.81	0.96	-0.82	0.51

Note. CR = composite reliability; AVE = average variance extracted; SD = standard deviation. The scales only include items considered

In line with the process described by Netemeyer et al. (2003), the following step of the scale development was to conduct a CFA on the revealed 15-item measure of the service quality construct. With reference to Subsection 2.4, the measure of service quality (Figure 4) was modelled as a second-order formative construct that includes formative first-order dimensions which represents reflective indicators (MacKenzie et al. (2005, p. 715).

Table 4. Exploratory and confirmatory factor analysis

	Exploratory factor analysis			Confirmatory factor analysis	
	Factor 1 PB	Factor 2 PCE	Factor 3 SC	Loading	t value
PB					
1. My intermediary takes care that each insurance claim is fully settled	.69			0.81	14.19
2. My intermediary treats each insurance claim carefully	.73			0.84	18.23
3. My intermediary always prioritizes my interests	.90			0.82	10.19
4. My intermediary perfectly understands my specific needs	.85			0.83	19.32
5. My intermediary always provides prompt service	.84			0.88	31.66
6. My intermediary is always ready to respond my requests	.84			0.80	15.89
7. My intermediary always provides fast claim settlement	.66			0.81	14.49
8. My intermediary relates well to me	.72			0.89	43.42
9. In thinking about my relationship, I have a harmonious relationship with my intermediary	.75			0.91	55.91
10. I am comfortable interacting with my intermediary	.72			0.92	61.07
PCE					
11. My intermediary was altogether capable of perceiving how I was feeling		.70		0.94	51.58
12. My intermediary was altogether capable of identifying the emotional state I was in		.90		0.96	84.89
13. My intermediary was fully aware of my emotional state		.94		0.96	95.08
SC					
14. My intermediary always provides complementary services			.64	0.94	57.13
15. My intermediary often provides other services than just taking out an insurance policy			.93	0.93	47.12
Exploratory factor analysis					
	Factor 1	Factor 2	Factor 3		
Eigenvalue	9.3	1.0	0.88		
Percentage of variance explained (%)	62.0	6.86	5.88		
Percentage of cumulative variance	62.0	68.9	74.8		
Cronbach's α	0.96	0.95	0.86		
Composite reliability	0.96	0.95	0.93		

PB = professional behaviour; PCE = perception of customer emotions; SC = service constellation.

The results of the CFA in Table 4 show that all the reflective indicators have a loading of at least .80 on their corresponding dimensions. Concerning the validity of the formative dimensions, one must look for the significance and strength of the path from a dimension to the composite latent construct (MacKenzie et al., 2005). Looking at Figure 4, the three formative dimensions of service quality all show significance and relatively good weights (path coefficients between 0.21 and .67).

Table 5. Correlation matrix

	Mean	SD	1.	2.	3.	4.	5.	6.	7.	8.	9.
1. Satisfaction	3.71	0.87	0.948								
2. Loyalty	3.85	0.83	0.748**	0.849							
3. Professional behaviour	4.99	1.15	0.778**	0.808**	0.849						
4. Perception of customer emotions	3.62	0.80	0.662**	0.488**	0.720**	0.954					
5. Service constellation	3.39	0.92	0.590**	0.522**	0.603**	0.515**	0.938				
6. Assurance	4.07	0.70	0.758**	0.723**	0.844**	0.759**	0.504**	0.819			
7. Tangibles	4.07	0.68	0.495**	0.458**	0.607**	0.562**	0.299**	0.760**	0.860		
8. Positive emotions	3.56	0.82	0.751**	0.633**	0.735**	0.701**	0.625**	0.690**	0.431**	0.938	
9. Affective commitment	3.76	0.97	0.837**	0.866**	0.843**	0.660**	0.608**	0.759**	0.561**	0.792**	0.964

Note. The diagonal represents the square root of average variance extracted (AVE). The first two variables are the dependent variables. Constructs 3-5 refer to the service quality construct. Construct 6-7 evaluate the discriminant validity, and constructs 8-9 test for predictive validity. ** Correlation is significant at the 0.01 level (two-tailed).

Concerning the validity of the construct, three components must be evaluated: convergent validity, discriminant validity, and predictive validity. Since the dimensions of formative constructs don't have to be correlated necessarily, we did not examine for the convergent validity of each dimension (MacKenzie et al., 2005).

However, two ways have been used to assess the discriminant validity of each dimension of the construct. First, the discriminant validity among the dimensions of service quality has been evaluated. As Table 5 reveals, for each possible pair, the square root of the AVE exceeded the correlation between any two pairs of dimensions. Since various measures of the construct closely relate to the SERVQUAL-scale dimensions assurance and tangibles, we also compared the three dimensions with these two dimensions. Considering assurance, only the two dimensions perception of customer emotions and service constellation provided evidence of discriminant validity. However, in case of the dimension tangibles, the square roots of the AVE of the three dimensions were greater than the correlations. Altogether, the above findings provided evidence of discriminant validity (Hair et al., 2014)

Lastly, predictive validity has been evaluated by examining the correlations between each service quality dimension and some relevant customer variables. Since the customer service of intermediaries mostly lacks tangible evidence, it becomes crucial how customers perceive the service encounter. Therefore, the chosen variables reflect important components of the service encounter experience. As Table 5 shows, each of the three dimensions correlated significantly and positively with the variables positive emotions and affective commitment. For this reason, the findings provided predictive validity, in that the service quality dimensions show positive and significant correlations with constructs expected to be related to service quality in this specific industry sector.

Figure 4. Final visualization of the model. The visualized model based on the confirmatory factor analysis: service quality as a second-order construct. The values represent the path coefficients related to first-order formative model. The t values are shown in parentheses. R^2 = adjusted R-Square.



Figure 5. Visualization of the SERVQUAL-model. The values reflect the path coefficients. The t values are represented in parentheses. R^2 = adjusted R-Square



The last part of this Subsection considers the visual comparison between the proposed model and the original SERVQUAL-scale (Figure 4 and 5). The SERVQUAL-scale was modelled to compare the effects of both the models on the satisfaction-loyalty link. The effects will be discussed in Subsection 4.2.9.

4.2 Testing the hypotheses

This Section objectively examines the hypotheses as proposed in Section 2.3. The ten hypotheses will all be evaluated in the Subsections below.

4.2.1 Emotional competence (H1)

H1: considering the customer service of intermediaries, customer-perceived emotional competence, will be positively related to service quality perceptions.

Concerning EEC, nine items were included in the initial factor analysis. The results of the EFA (see Table 4) indicate a 15-item service quality measure. Three items related to the ‘perception of customer emotions’, which is one of the dimensions of the EEC construct (Delcourt et al., 2016). Subsequently, a CFA was conducted to further test the internal consistency and validity of the higher order service quality construct (Netemeyer et al., 2003; Hair et al., 2014). The weight of the formative dimension (see Figure 4) indicates that ‘perception of customer emotions’ positively and significantly relates to the composite latent construct. Furthermore, it can be seen in Table 5 that the dimension positively and significantly correlates with important customer variables such as positive emotions and affective commitment to the employee. In

conclusion, the first hypothesis can be partially accepted, in that only the three-item measure of PCE positively relates to overall quality perceptions.

4.2.2 Rapport (H2)

H2: considering the customer service of intermediaries, rapport, will be positively related to customer's service quality perceptions.

The initial factor analysis entailed six items concerning rapport. Two items related to 'personal connection' and four items to 'enjoyable interaction'. Results of the final EFA (see Table 4) show that three items of the enjoyable interaction are involved in the first identified factor 'professional behaviour'. Looking at the standardized path of this dimension in Figure 4, the weight suggests that 'professional behaviour' – with the three items of enjoyable interaction – is considered a significant determinant of service quality. 'Professional behaviour' also positively and significantly correlates with the two predefined customer variables. Since only the three items of enjoyable interaction are included in this first formative dimension, rapport only has a partially positive effect on customer's overall quality perceptions.

4.2.3 Assurance (H3)

H3: considering the customer service of intermediaries, a positive relationship will exist between perceived assurance of the services and the service quality perceptions.

As Table 4 revealed, the final three-factor pattern did not include any item of the SERVQUAL dimension assurance. Hence, the hypothesis above must be rejected.

4.2.4 Empathy (H4)

H4: considering the customer service of intermediaries, perceived empathy will be positively related to the service quality perceptions.

Concerning the SERVQUAL-dimension empathy, four items were involved in the initial factor solution. Regarding Table 4, only two of these items are included in the final 15-item measure of service quality. The two items are incorporated in the first factor 'professional behaviour'. As described in Subsection 4.2.2, a positive and significant relationship exists between 'professional behaviour' and customer's overall quality perceptions. Since this first formative dimension also includes two items of the empathy construct, it can be concluded that empathy positively and significantly affects the overall quality perceptions of customers.

4.2.5 Reliability (H5)

H5: considering the customer service of intermediaries, perceived reliability will be positively related to service quality perceptions.

Due to the matchmaking role of intermediaries, it was expected that perceived reliability would positively affect customer's overall quality perceptions. Hence, several items of the SERVQUAL-dimension *reliability* were reformulated in the final questionnaire to find further support for this hypothesis. Looking at Table 4, the results support the hypothesized relationship, in that two of the reliability items could have been identified in the first formative dimension *professional behaviour*. As mentioned above, this first service quality dimension had a positively and significantly influence on customer's overall perception of quality. Consequently, the hypothesis above can be accepted.

4.2.6 Responsiveness (H6)

H6: considering the customer service of intermediaries, perceived responsiveness will have a positive relationship with service quality perceptions.

Regarding Subsection 2.3.3, customer's evaluation of intermediaries largely depends on the provision of prompt service and adequate support when- for example - a claim must be settled. Hence, a positive relationship between perceived *responsiveness* and overall quality perceptions was expected. We therefore included four items of the SERVQUAL-dimension responsiveness to find further support for this hypothesis. Looking at the results of the final EFA (see Table 4), three items of the SERVQUAL-dimension responsiveness were identified in the first factor. These items form the first formative dimension *professional behaviour*, together with the seven other items. Since the results confirm the positive and significant relationship between *professional behaviour* and the formative construct service quality, the positive effect of perceived *responsiveness* on customer's overall quality perceptions has been proven.

4.2.7 Tangibles (H7)

H7: considering the customer service of intermediaries, tangibles will be positively related to service quality perceptions.

Although initially the influence of *tangibles* on customer's service quality evaluation was expected to be less direct and significant, literature review somehow suggested a positive relationship between this SERVQUAL-dimension and customer's overall quality perception. Hence, two adapted items of the SERVQUAL-scale were included in the final questionnaire,

so that support for this hypothesis could be provided. However, none of the items were included in the final 15-item measure (see Table 4). So, the hypothesis has still to be rejected.

4.2.8 Service constellation (H8)

H8: considering the customer service of intermediaries, perceived existence of service constellation will positively influence the service quality perceptions of customers.

The following hypothesis to be evaluated considers the concept of service constellation. Due to the considerably new relevance of the concept in service literature, items had to be developed to capture the notion of service constellation from a customer's perspective. Subsequently, the self-developed items were quantitatively as well as qualitatively evaluated by ten selected experts. The resulting seven items were included in the final questionnaire. As Figure 4 and Table 4 revealed, two out of the seven items were identified as an independent formative dimension of the higher order service quality construct. The strength and the significance of the path confirm the validity of the formative dimension (standardized path of 0.24). Furthermore, the dimension also showed positive and significant correlations (see Table 5) with the two customer variables affective commitment to the employee and positive emotions (Gruen, Summers & Acito, 2000; Verhoef, 2003; Van Dolen, de Ruyter & Lemmink, 2004). Hence, it can be concluded that a positive and significant relationship exists between perceived service constellation and customer's perception of service quality. So, the hypothesis must be accepted.

4.2.9 Customer satisfaction and customer loyalty (H9, H10, & H11)

- *H9: considering the customer service of intermediaries, perceived service directly and positively affects customer satisfaction*
- *H10: considering the customer service of intermediaries, customer satisfaction directly positively influences customer loyalty*
- *H11: the proposed model will have a stronger and more positive impact on loyalty via customer satisfaction when compared to the SERVQUAL-model*

Turning to the results presented in Figure 4, it can be seen that all three hypotheses must be confirmed. As proposed, service quality has a direct and positive effect on satisfaction (H9). Additionally, customer satisfaction – largely explained by the variance in service quality ($R^2 = .71$) – has a strong, direct and positive effect on customer loyalty (H10). Finally, when comparing the results of the proposed model with the results of the SERVQUAL-model, the proposed model shows a stronger and more positive impact on customer loyalty via customer satisfaction (H11). Besides, the values of the adjusted R-Squared (see Figure 4 and 5) indicate that the explained variation in customer satisfaction is relatively better in case of the proposed

model. However, concerning the dependent variable loyalty, the difference in explained variation is marginal (see Figure 4 and 5)

4.2.10 Summary of the hypotheses

Table 6 summarizes the several discussed hypotheses in the previous Subsection. Only two hypotheses have been rejected, whereas seven out of eleven hypotheses have been accepted. The actual meaning of the findings, will now be further discussed in Chapter 5.

Table 6. Summary of the hypotheses

Hypothesized relationship		Conclusion
H1		Partially accepted
H2	Rapport → Service quality	Partially accepted
H3	Assurance → Service quality	Rejected
H4	Empathy → Service quality	Accepted
H5	Reliability → Service quality	Accepted
H6	Responsiveness → service quality	Accepted
H7	Tangibles → Service quality	Rejected
H8	Service constellation → Service quality	Accepted
H9	Service quality → Satisfaction	Accepted
H10	Satisfaction → Loyalty	Accepted
Model performance		
Dependent variable		R²
Satisfaction		0.709
Loyalty		0.595

Note. R² refers to the value of the adjusted R-Squared.

Chapter 5 - Discussion

This research focused on the development of a reliable and valid scale to measure service quality in the insurance industry. Early in the eighties, other researchers (Lehtinen & Lehtinen, 1982; Grönroos, 1982; Parasuraman et al., 1985; 1988) already started to develop and examine measures of service quality. These studies mainly aimed to develop generically applicable measurement models. However, investigation to more studies and experiments showed the need for the development of context specific service quality measurement scales (Babakus & Boller, 1992; Cronin & Taylor, 1992;1994; Philip & Hazlett, 1997). Until now, a good and effective analysis of the customer services of intermediaries was hampered by the absence of such an industry-specific model. This formed the following research question: “How

can service quality in the insurance industry be conceptualized and measured in a reliable and valid way?

The results section showed significant and positive relationships between the composite latent construct service quality and three formative dimensions, being *professional behaviour*, *perception of customer emotions*, and *service constellation*. The first identified dimension *professional behaviour* comprehended items of the SERVQUAL-dimensions *empathy*, *reliability*, and *responsiveness* as well as three items of *rapport*. The second dimension only included items of the EEC dimension *perception of customer emotions*, whereas the third dimension *service constellation* entailed two self-developed items of the new introduced concept of service constellation.

Although most of the derived dimensions consist of traditional service quality concepts, the dimensions do also have various unique aspects related to the customer service of intermediaries in the insurance industry. For instance, among the five SERVQUAL-dimensions (Parasuraman et al., 1988), only three of them were perceived important by customers of intermediaries. Accordingly, these three dimensions were incorporated in one covering dimension, being *professional behaviour*. These results are in line with the existing criticisms concerning the dimensionality of the SERVQUAL scale, in that the insurance industry reveals other unique and different dimensions than the five SERVQUAL-dimensions (Carmen, 1990; Babakus & Boller, 1992; Cronin & Taylor, 1994). This means that the dimensionality of service quality indeed depends on the investigated service industry (Babakus & Boller, 1992). Moreover, the findings confirm the need for the development of industry-specific items to add on new factors (Carmen, 1990).

The dimensions *tangibles* and *assurance* turned out to be irrelevant to the customer service of intermediaries. Considering the dimension *tangibles*, these findings confirm earlier research of Yoo (2000), in that *tangibles* are considered less important in very people-based services. The dimension *assurance* may be linked to items of the included *reliability* dimension, since the *assurance* dimension also covers the competence of employees to instil confidence (Parasuraman et al., 1988). Furthermore, *assurance* was related to having the required knowledge to provide relevant answers and help. Since changes within the system of the attainment targets ask intermediaries for having some sort of 'minimum level of service', the findings of this research could also imply that customer's do expect intermediaries to have the needed knowledge. Hence, having the required knowledge would not directly influence customer's perceived service quality. Next to the dimension *professional behaviour*, two other

dimensions uncovered by this research were *perception of customer emotions* and *service constellation*. The detailed discussion of the three dimensions is presented below.

Professional behaviour. The final identified ten-item measure of *professional behaviour* included items of the four dimensions *empathy*, *rapport*, *reliability*, and *responsiveness*. Professional behaviour refers to the ability of the intermediary to analyse and discuss various dilemma's related to customer's specific situation (College Deskundigheid Financiële Deskundigheid, 2017). Research showed that customers increasingly hope intermediaries to advise them more professionally and individualistically (De Nederlandsche Bank, 2016). As most of the items were related to the individualistic treatment of every customer, these findings fall in with the changed expectations concerning the customer service of intermediaries. For instance, looking at the included items of *empathy*, customers grant importance to the understanding of their specific needs and the prioritization of their interests. The items of *rapport* are only linked to "enjoyable interaction", which involves the cognitive evaluation of customer's exchange with a contact employee (Gremler & Gwinner, 2000, p. 92). Apparently, customers prefer a good interaction to the presence of a personnel connection. This finding can be explained by the mainly ad-hoc based relationship between the intermediary and the customer. The role of an intermediary is considered most important when a contingent event occurs and a claim must be settled, as customers expect insurers to pay their losses directly and without controversy (Cummins & Doherty, 2006). Accordingly, customers want the intermediary to understand the relevant risks, advise them how to alleviate the costs, and quickly settle the claim. Under these circumstances, the results indicated that customers attach the most importance to an enjoyable interaction, in that they fit well to the intermediary and experience a comfortable contact.

Customers' expectations concerning quick claim settlement, also explain why items of the *responsiveness* dimension are included in the final model. The results showed that customers prioritize prompt service, quick claim settlement, and readiness to respond to their requests. Whereas these types of services were supportive, the results suggested that customers regard them as the core service of intermediaries.

Looking at the customer-based conceptualization of services (Grönroos, 1994; Wind & Rangaswamy, 2001), this means that customer's main motive to approach an intermediary is to quickly and professionally assist them in case of a claim settlement. However, these results alone are not enough to fully capture the notion of *professional behaviour*. Together with the other included items, results indicated that customers expect intermediaries to be reliable, in that they carefully and fully settle every claim. These findings can be explained by the fact that

customers are relatively unable to enforce prompt help themselves. They must rely on the capacity and financial strength of insurers to underwrite the risk (Cummins & Doherty, 2006). It is therefore that the matchmaking role of intermediaries can be very decisive in customer's perception of a good customer service. By evaluating customer's unique situation and providing the right underwriting information to insurers, intermediaries can perfectly connect customer's unique preferences to the most appropriate coverage of the insurer. As the detailed discussion above has pointed out, for intermediaries to show professional behaviour, they must consider customer's unique situation and provide direct assistance in claim settlement.

Perception of customer emotions. This dimension refers to ability of intermediaries to perceive customers' emotions (Delcourt et al., 2016). As mentioned above, the role of an intermediary becomes most important when a damage occurs, and claim settlement is needed. In such service encounters, customers are mostly emotionally charged. They want their losses to be paid quickly and, because of, they tend to experience high levels of stress. Former research confirms the importance of EEC in such circumstances (Delcourt et al., 2016). Since EEC is claimed to be a formative construct (Delcourt et al., 2016), the expectation was that all three dimensions of EEC would be essential for intermediaries to be perceived emotionally competent by customers. Nevertheless, for the dimensions *understanding and regulation of customer emotions*, this expectation was proven to be wrong. For the dimension *perception of customer emotions*, there however was a significant and positive effect on the service quality construct. This indicates that the dimensions of EEC could also behave independently, which means that, for intermediaries to be perceived emotionally competent, only the competence in perceiving customer emotions is decisive.

Although the results are in contrary to former research of Delcourt et al. (2016), their research also might have some implications for the resulted relationship. Looking at their results, the weight of the dimension *perceptions of customer emotions* (standardized path of .52) suggested that this dimension was the most important key determinant of EEC (Delcourt et al., 2016). The same sort of conclusion could apply for the results of the EFA. The results showed the highest percentage of variance explained (47.8%) for the dimension (Delcourt et al., 2016). So, although the researchers promoted the use of EEC as a formative construct, the strength of the dimension *perception of customer emotions* is slightly stronger than the strength of the other two dimensions (Delcourt et al., 2016). This research suggests that the dimension could also have a self-contained effect. However, since the construct EEC was proven to be formative, intermediaries should keep making a balance between the competence in perceiving customer emotions and the other two dimensions of EEC. In fact, they should pay most attention to perceive the emotions of their emotions.

Service constellation. Based on the conceptualization and definition of *service constellation* in Subsection 2.3.4, seven self-developed and evaluated items were included in the final questionnaire to measure the concept of *service constellation* in the insurance industry. Hence, the derived dimension, did not contain any traditional service quality aspects, but instead comprised two items related to the newly-introduced concept. Conforming to the results (Table 2), *service constellation* encompassed the ability of intermediaries to provide 'other' and 'complementary' services. These findings are in line with the shifting trends in the insurance industry. Since the approach of service constellation is mostly directed towards a consumer perspective, intermediaries can be more market-oriented when they adopt the concept (Van Riel et al., 2013). This, however, does have crucial consequences for their service processes. So, intermediaries can benefit if they find a way in which they can develop complementary services. By doing so, they will make service innovation possible and enhance the value of their entire service.

When looking at final construct of service quality, Table 5 showed relatively high correlations among the three dimensions. This means that it has very little change to improve a specific dimension without taking the other dimensions into consideration. On the other hand, it would also be difficult to offer high levels of service quality at each dimension simultaneously. For instance, one respondent mentioned how showing professional behaviour affected perceptions of customer emotions: *"The advisor seemed to be in a hurry, therefore he was not able to answer my personal questions"* Accordingly, intermediaries should point out how they can optimize the level of service quality by finding a balance between the three service quality dimensions.

Lastly, considering the low-response on the questionnaire, this research confirms the low-interest in insurance products. In fact, to find respondents, several actions have been undertaken. First, umbrella organization Adfiz placed the questionnaire on their website. Their 600 members – i.e. intermediaries - were asked to send the questionnaire to all their clients. Secondly, two companies paid attention to the questionnaire in their weekly newsletter. Finally, the questionnaire was sent to more than 100 SME's. However, eventually, only 86 valid responses were collected.

Chapter 6 - Conclusion

6.1 Theoretical implications

The followed procedure of Netemeyer et al. (2003) resulted in a valid and reliable developed scale for measuring service quality in the customer service of intermediaries in the insurance industry. Due to the proved formative nature of the construct, each of three dimensions is considered essential for intermediaries to offer service quality. An investigation of the literature review revealed that the usefulness of the scale depends on the industry-specific context (Babakus & Boller, 1992; Cronin & Taylor, 1992; Philip & Hazlett, 1997). This conclusion has been confirmed by the findings of this research. For instance, among the five dimensions of Parasuraman et al. (1985), only three of them, were included in the final measurement scale. These findings are in contrary to earlier research of Parasuraman et al. (1991), in which they promoted the use of their scale in its totality as much as possible. By conceptualizing an industry-specific measurement scale, the independency and dimensionality of the SERVQUAL-scale has been challenged and disproved.

More specifically, from a theoretical perspective, this research has extended traditional service quality measurement scales to the quality of intermediaries' customer service. Within this extended conceptualization, three new concepts were introduced to the measurement of service quality in this specific sector: rapport, EEC, and service constellation. Considering EEC, the findings show that the EEC dimension *perceptions of customer emotions* has been perceived most important by customers of intermediaries. By conceptualizing this dimension as a concept on its own, this research both empirically and conceptually deviates from the formative nature of the EEC construct as proposed by Delcourt et al. (2016). Nevertheless, their research also provided a means for this conceptualization, since the results indicated that *perceptions of customer emotions* was the key determinant of EEC. In summary, the results of this research imply additional research on the dimensionality of EEC in other service contexts.

Furthermore, in only measuring rapport by items related to *enjoyable interaction*, this research follows the suggestions of Gremler and Gwinner (2000). The authors suggest that – even without the presence of a personal connection - rapport still can be a crucial factor in the interaction between customers and employees. The results corroborate these findings, as only items associated with *enjoyable interaction* were perceived relevant by customers. By empirically and conceptually validating *service constellation* as the third dimension of service quality, a new concept has been introduced to service quality literature. As such, this research

revitalized insights from service quality literature on measurement scales and extended these insights by incorporating theory of the service constellation perspective. Finally, by proving the significance of the service-satisfaction-loyalty link, the results confirm earlier research of Zeithaml et al. (1996) and Caruana (2002).

6.2 Managerial implications

This research provides managers with an extended understanding of the concept of service quality in the insurance industry. By implementing the scale, service managers can capture all service quality aspects which must be demonstrated by intermediaries to offer high service quality as perceived by customers. As many of the included scale items reflect competences and abilities prescribed in the attainment targets of the Wft, the scale can be used to better comply with these targets. Considering the customer service of intermediaries, special attention must be paid to claim settlement. The ten attributes that constitute the *professional behaviour* dimension showed that customers perceive prompt service and full claim settlement as to be highly important. Furthermore, the findings showed relatively high correlations between the three dimensions. Accordingly, for an intermediary to improve their customer service at a dimensional level, the other dimensions should be taken into consideration as well. Hence, by using the measurement scale, intermediaries may better find a balance between the three dimensions, so that they can optimize their service offerings.

Moreover, understanding of service quality at a dimensional level, enables managers to better evaluate the strength and weakness of its employees and they can use this knowledge for improvement and training. For instance, considering EEC, research showed that this competence can be 'taught, learned, and improved' (Nelis, Quoidbach, & Mikolajczak, 2009). Additionally, having identified quality gaps in intermediaries' customer service, new service strategies can be formulated and promoted to the customers. For instance, considering the *service constellation* dimension, intermediaries should better demonstrate their customers the amount of time they invest into complementary services (Van Riel et al., 2013). Finally, service managers are engaged in improving customer satisfaction and customer loyalty. Because each dimension was positively related to customer variables such as loyalty intentions towards the company and service encounter satisfaction, service managers can use the scale to recognize the impact of service quality on these variables. Furthermore, concerning the service quality-satisfaction-loyalty link, improving service quality contributes to creating customer satisfaction, and thus customer loyalty.

6.3 Limitations and further research

As with other studies, this research contains of limitations that suggest directions for further research. First, the research was only conducted in the Dutch insurance industry. However,

the Dutch insurance industry differs from insurance industries in other parts of the world (Ernst & Young, 2016). The conducted research should therefore be replicated in other insurance industries across the world. Second, the external validity of this research can be questioned. The sample was solely focused on MSE's. Furthermore, the respondents were quite old and 67,4% of them were male. This means that the results cannot be generalized to the whole population. Hence, a more balanced sample would be recommended for future research. Third, other researchers could conduct the same research in the private insurance segment, since this market segment involves a totally different type of customers. In fact, this could also influence the way customers perceive the customer service of intermediaries, as the matchmaking role of intermediaries depends on the market segment they operate in (Cummins & Doherty, 2006).

Considering the applicability of the SERVQUAL-model, this research primarily focused on the problems regarding the dimensionality of the scale. As such, a new measurement model has been developed with dimensions - and accompanying measures - that better correspond with the specific service context of intermediaries. However, considering the critiques on the SERVQUAL-model, another relevant subject relates to the point that SERVQUAL only pays attention to the 'service delivery process' (Rust & Oliver, 1994; Kang & James, 2004). Accordingly, the model does not address the technical (outcome) quality of the service. As this research does not include an assessment of the technical quality of the service as well, it would be an interesting avenue for future research to re-develop the measure by assessing the technical quality of a service encounter.

Another limitation relates to the length of the survey. As about 33% of the starting respondents finally quitted the survey, the survey might have consisted of too many items. Furthermore, no validation sample was used to reconfirm the reliability and validity of the scale (Netemeyer et al., 2003). The use of a so-called validation sample was beyond the scope of this research. However, other research could be conducted to further examine and validity of the scale (Netemeyer et al., 2003). Moreover, another study might better investigate and reconfirm the three-dimensionality of the EEC construct, as this research showed different results concerning the formative nature of the construct. Additional studies could also further examine the role of rapport without personal connection, because this conceptualization might have an influence on customer's classification of rapport (Gremler & Gwinner, 2000). Therefore, additional research on the role of rapport without personal connection is needed. Considering the dependent variable loyalty, only a measure of loyalty intentions regarding the company (Zeithaml, Berry & Parasuraman, 1996) is included. As there might be differences in customer's perception of loyalty towards a company and loyalty towards a specific employee,

it would be interesting for future research to also include a measure of loyalty intentions regarding a specific employee.

Finally, further studies should replicate and validate the measure of *service constellation*. Until now, less research has focused on the development of measurement items concerning service constellation. However, the findings of this research confirmed that customer perceive service constellations as to be important in offering service quality. Hence, it would be valuable for other researchers to use this conceptualization - and related measure - to further develop a scale for measuring service constellation.

6.4 Short summary of the full study

The concept of service quality has been extensively discussed in prior research. Spurred by the development of SERVQUAL-model (Parasuraman et al., 1985; 1988;1991) researchers started to investigate the dimensionality of the service quality construct in numerous service contexts. However, little attention has been paid to the context of the insurance industry. To fill in this emerged empirical gap, the present research empirically examined the construct of service quality in the context of the customer service of intermediaries in the Dutch insurance industry.

With reference to literature review, the customer service of intermediaries can be typified as a highly human interactive, emotionally charged, and ad-hoc based. Moreover, as the customer service lacks tangible evidence, customers' perceptions of the service encounter are considered important in customers' evaluation of service quality. Based on this conceptualization and data gathered from a focus group, eight dimensions were initially proposed, including the five SERVQUAL-dimensions, EEC, rapport, and service constellation. However, after conducting an EFA and CFA, three dimensions were finally identified and empirically validated: professional behaviour, perceptions of customer emotions, and service constellation. The derived service quality scale achieves appropriate reliability and validity in every aspect and includes 15 items. The 15-item measure includes traditional service quality items as well as various unique items adapted and developed to customize the scale to the specific customer service of intermediaries. As such, this research has provided an extended understanding of the concept of service quality in this specific service context. However, for the scale to be implementable, future research should first use a 'validation sample' to further validate the model. Finally, as the sample only consisted of a respondents of particular insurance segment, other researchers should conduct the same research in another market segment.

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Appendix 1: Item summary

Item Name	Construct	Item
ACpositiefgevoel	Affective commitment	I have a positive feeling toward my intermediary
ACwaarderingklant	Affective commitment	I appreciate to be a customer of my intermediary
ECbegrijpenInterpret	Employee emotional competence	My intermediary perfectly interpreted my emotions
ECbegrijpenPerfect	Employee emotional competence	My intermediary perfectly understood the reasons for my feelings
ECregulerenGoedvoelen	Employee emotional competence	My intermediary did everything to make me feel better
ECregulerenLuisteren	Employee emotional competence	It feels like my intermediary listens to me and understands me
ECregulerenPositief	Employee emotional competence	My intermediary had a very positive influence on me
ERwaarnemingBewust	Employee emotional competence	My intermediary was fully aware of my emotional state
ECwaarnemingEmoherkennen	Employee emotional competence	My intermediary was altogether capable of identifying the emotional state I was in
ECwaarnemingVoelenherken	Employee emotional competence	My intermediary was altogether capable of perceiving how I was feeling
LoyaltyBedrijfAanbev	Loyalty	I recommend this company to someone who seeks my advice
LoyaltyBedrijfEerstekeus	Loyalty	I consider this company as my first choice to buy this type of services
LoyaltyBedrijfFamilie	Loyalty	I encourage friends and relatives to do business with this company
LoyaltyBedrijfIntentie	Loyalty	I have the intention to do more business with this company in the future
LoyaltyBedrijfPosi	Loyalty	I say positive things about this company to other people
POSEMOblij	Positive emotions	To what extent did you feel these emotions just after the end of the service encounter? - Happy
POSEMOhoopvol	Positive emotions	To what extent did you feel these emotions just after the end of the service encounter? - Hopeful
RAPconnectieInteresse	Rapport - Personal connection	My intermediary has taken a personal interest in me
RAPconnectieNauweband	Rapport - Personal connection	I have a close relationship with my intermediary
RAPinteractieComfort	Rapport - Enjoyable interaction	I am comfortable interacting with my intermediary
RAPinteractieOmgang	Rapport - Enjoyable interaction	In thinking about my relationship, I enjoy interacting with my intermediary
RAPinteractiePastblijmij	Rapport - Enjoyable interaction	My intermediary relates well to me
RAPinteractieverstands	Rapport - Enjoyable interaction	In thinking about my relationship, I have a harmonious relationship with my intermediary
SCaanvullendedienst	Service constellation	My intermediary always provides complementary services
SCanderdienst	Service constellation	My intermediary often provides other services than just taking out an insurance policy
SCcompleterisico	Service constellation	My intermediary always provides all-encompassing risk analyses
SCPortfolioPersoonlijk	Service constellation	From his portfolio, my intermediary always has the means to respond to my personal needs
SCUitgebreid	Service constellation	I experience my intermediary's customer service as very diverse and extensive
SECpreciesnodig	Satisfaction	This encounter with my intermediary was exactly what I needed
SECEvredenontmoet	Satisfaction	I am satisfied with this encounter
SQbetrouwAfhandschade	Service quality - Reliability	My intermediary takes care that each insurance claim is fully settled
SQbetrouwBeloofd	Service quality - Reliability	My intermediary provides services at the promised time
SQbetrouwCorrectAdmin	Service quality - Reliability	My intermediary puts effort into a correct administration
SQbetrouwNauwkschade	Service quality - Reliability	My intermediary treats each insurance claim carefully
SQempathieHuisbezoek	Service quality - Empathy	My intermediary yearly visits me at home
SQempathieMijnBelang	Service quality - Empathy	My intermediary always prioritizes my interests
SQempathiePersoonlijk	Service quality - Empathy	My intermediary gives me personal attention
SQempathieSpecifieke	Service quality - Empathy	My intermediary perfectly understands my specific needs
SQreactiePreciesverricht	Service quality - Responsiveness	My intermediary clearly indicates when the service will be performed
SQreactieReagerenVerzoek	Service quality - Responsiveness	My intermediary is always ready to respond my requests
SQreactieSchadeafh	Service quality - Responsiveness	My intermediary always provides fast claim settlement
SQreactieSnelleserv	Service quality - Responsiveness	My intermediary always provides prompt service
SQtastbaarDocu	Service quality - Tangibles	My intermediary's service documents look neat
SQtastbaarVerzorgd	Service quality - Tangibles	My intermediary looks neat
SQzekerBeleefd	Service quality - Assurance	My intermediary is always polite to me
SQzekerKennis	Service quality - Assurance	My intermediary has the knowledge to answer my questions
SQzekerVeilig	Service quality - Assurance	I feel secure with my intermediary
SQzekerVertrouw	Service quality - Assurance	The behaviour of my intermediary instills confidence
SQzekerVertrouwschadeafh	Service quality - Assurance	I can fully trust my intermediary in case of claim settlement

UCE = understanding of customer emotions; RCE = Regulation of customer emotions; RCE = Perception of customer emotions

Appendix 2: Descriptive statistics on item level

	Descriptive Statistics						
	N	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
ACpositiefgevoel	86	3,81	,964	-,824	,260	,511	,514
ACwaarderingklant	86	3,71	1,050	-,574	,260	-,360	,514
ECbegrijpenInterpret	86	3,72	,903	-,493	,260	,490	,514
ECbegrijpenPerfect	86	3,69	,898	-,429	,260	,451	,514
ECregulerenGoedvoelen	85	3,66	,907	-,243	,261	-,215	,517
ECregulerenLuisteren	86	3,85	,940	-,736	,260	,585	,514
ECregulerenPositief	86	3,60	,858	-,162	,260	,010	,514
ECwaarnemingBewust	86	3,53	,864	-,054	,260	,484	,514
ECwaarnemingEmoherkennen	86	3,60	,830	-,026	,260	,111	,514
ECwaarnemingVoelenherkennen	86	3,72	,807	-,272	,260	,423	,514
LoyaltyBedrijfAanbevelen	82	4,00	1,030	-1,249	,266	1,297	,526
LoyaltyBedrijfEerstekeus	85	3,89	,988	-,693	,261	,190	,517
LoyaltyBedrijfFamilie	85	3,55	1,075	-,435	,261	-,243	,517
LoyaltyBedrijfIntentie	85	3,92	,820	-,775	,261	1,174	,517
LoyaltyBedrijfPositief	86	3,79	,995	-,517	,260	-,406	,514
LoyaltyTypeBlijven	86	3,59	,975	-,424	,260	-,153	,514
POSEMOblijven	86	3,59	,886	,074	,260	-,257	,514
POSEMOnverwachten	86	3,52	,864	-,129	,260	,489	,514
RAPconnectieInteresse	84	5,07	1,589	-,784	,263	-,063	,520
RAPconnectieNieuwband	86	4,63	1,783	-,323	,260	-,876	,514
RAPinteractieComfort	84	5,33	1,391	-,787	,263	,382	,520
RAPinteractieOmgang	86	4,91	1,569	-,460	,260	-,584	,514
RAPinteractiePastbijmij	86	5,29	1,478	-,675	,260	-,357	,514
RAPinteractieverstand	86	5,43	1,342	-,715	,260	,079	,514
SCaanvullendedienst	86	3,38	,923	-,201	,260	-,121	,514
SCanderedienst	86	3,40	1,055	-,364	,260	-,402	,514
SCcompleterisico	86	3,50	,979	-,385	,260	-,316	,514
SCPortfolioPersoonlijk	84	3,82	,838	-,530	,263	,553	,520
SCUitgebreid	84	3,82	,853	-,602	,263	,562	,520
SECPreciesnodig	83	3,58	,912	-,139	,264	-,284	,523
SECTevredenontmoet	86	3,86	,910	-,581	,260	,128	,514
SQbetrouwAfhandschade	83	5,48	1,626	-,874	,264	-,015	,523
SQbetrouwBeloofd	85	5,67	1,561	-1,219	,261	,862	,517
SQbetrouwCorrectAdmin	84	5,67	1,434	-1,173	,263	1,200	,520
SQbetrouwNauwkschade	84	5,51	1,602	-,923	,263	,137	,520
SQempathieHuisbezoek	86	3,47	2,033	,305	,260	-1,057	,514
SQempathieMijnBelang	86	5,49	1,540	-1,067	,260	,684	,514
SQempathiePersoonlijk	86	5,29	1,658	-1,080	,260	,533	,514
SQempathieSpecifieke	85	5,34	1,563	-,953	,261	,256	,517
SQreactiePreciesverricht	86	3,77	,903	-,793	,260	,876	,514
SQreactieReagerenVerzoek	86	4,05	,906	-,967	,260	,863	,514
SQreactieSchadeafh	84	3,92	,921	-,779	,263	,840	,520
SQreactieSnelleserv	86	3,92	,910	-,890	,260	,680	,514
SQtastbaarDocu	86	4,09	,792	-1,043	,260	2,140	,514
SQtastbaarVerzorgd	86	4,05	,781	-,689	,260	1,254	,514
SQzekerBeleefd	86	4,30	,687	-1,365	,260	4,916	,514
SQzekerKennis	86	4,10	,826	-,967	,260	1,496	,514
SQzekerVeilig	85	3,96	,879	-,792	,261	,709	,517
SQzekerVertrouw	85	4,00	,913	-,962	,261	1,272	,517
SQzekerVertrouwschadeafh	83	3,93	,934	-,957	,264	1,085	,523

Appendix 3: Demographics

Wijzevancontact					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1. Correspondence	36	41,9	41,9	41,9
	2. Face-to-face	20	23,3	23,3	65,1
	3. By phone	27	31,4	31,4	96,5
	4. Other	3	3,5	3,5	100,0
	Total	86	100,0	100,0	

Geslacht					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1. Male	58	67,4	67,4	67,4
	2. Female	28	32,6	32,6	100,0
	Total	86	100,0	100,0	

HoogstVoltooideOpleiding					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1. LBO, VBO, LTS, LHNO or VMBO	5	5,8	6,0	6,0
	2. MAVO, VMBO-t or MBO-kort	2	2,3	2,4	8,3
	3. MBO, MTS or MEAO	20	23,3	23,8	32,1
	4. HAVO, VWO or MEAO	2	2,3	2,4	34,5
	5. HBO, HEAO, PABO of HTS	35	40,7	41,7	76,2
	6. University	20	23,3	23,8	100,0
	Total	84	97,7	100,0	
Missing	System	2	2,3		
Total		86	100,0		

Leeftijdsklasse					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1. 20-30	14	16,3	16,3	16,3
	2. 30-40	10	11,6	11,6	27,9
	3. 40-50	22	25,6	25,6	53,5
	4. 50-60	34	39,5	39,5	93,0
	5. 60-70	6	7,0	7,0	100,0
	Total	86	100,0	100,0	

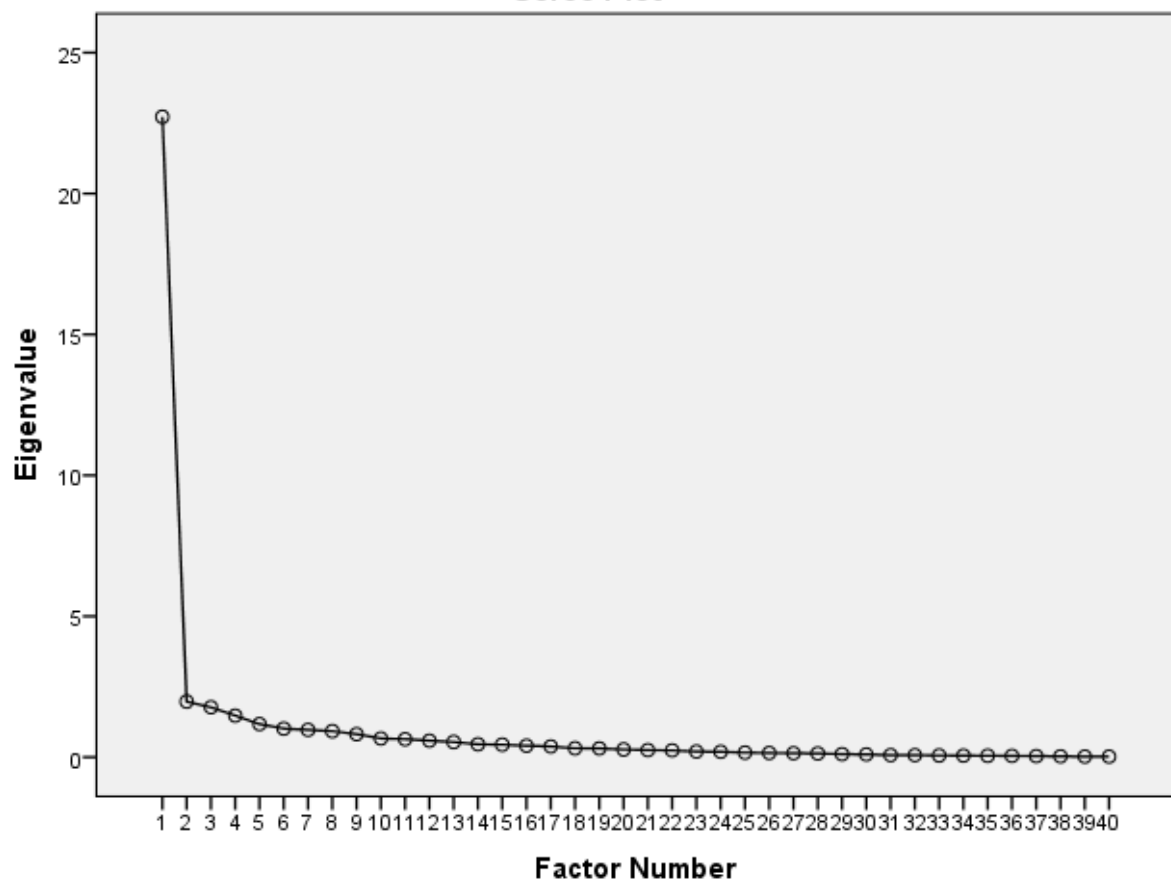
Provincie					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1. Noord-Brabant	6	7,0	7,1	7,1
	2. Noord-Holland	3	3,5	3,6	10,7
	3. Utrecht	20	23,3	23,8	34,5
	4. Gelderland	53	61,6	63,1	97,6
	5. Zuid-Holland	2	2,3	2,4	100,0
	Total	84	97,7	100,0	
Missing	System	2	2,3		
Total		86	100,0		

Appendix 4: Results of the first exploratory factor analysis

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,906
Bartlett's Test of Sphericity	Approx. Chi-Square	3517,349
	df	780
	Sig.	,000

Scree Plot



Factor Matrix^a

	Factor					
	1	2	3	4	5	6
SQ-BETROUW-beloofde tijdstop	,623	,244	,186	-,055	,070	,030
SQ-BETROUWcorrecte administratie	,714	,194	-,065	-,073	-,035	-,164
SQ- BETROUWSchadeclaima thandeling	,725	-,212	-,254	-,307	,426	,036
SQ- BETROUWSchadeclaimn auwkeurig	,755	-,198	-,159	-,346	,270	,039
SQ- EMPATHIEpersoonlijke aandacht	,701	,161	,297	-,131	-,125	,415
SQ- EMPTAHIEmijnbelang	,752	,061	,071	-,336	-,038	,208
SQ- EMPATHIEspecifiekebeh oeften	,811	,131	,150	-,244	-,126	,229
SQ- EMPATHIEhuisbezoek	,492	-,302	,401	,015	-,029	,083
SQ-TASTBAARverzorgd	,516	,313	-,037	-,009	-,139	-,017
SQ- REACTIESnelleservice	,852	,151	,043	-,181	-,065	-,030
SQ- REACTIEreagerenverzoe ken	,755	,327	,030	-,165	,062	,039
SQ- REACTIESchadeafhandel ing	,753	-,052	-,152	-,144	,328	-,008
SQ-ZEKERbeleefd	,582	,337	-,234	,186	,042	,129
ECBBegrijpenInterpretere n	,789	-,268	-,077	-,049	-,150	,034
ECBegrijpenPerfect	,790	-,245	,020	,016	-,188	-,028
ECRegulerenPositief	,820	-,179	,045	,070	-,007	,090
ECRegulerenGoedvoelen	,817	-,117	-,136	-,104	-,202	,055
SQ- REACTIEpreciesverrichte n	,724	,190	,046	,127	,126	-,054
SQ- TASTBAARHdocumenten	,646	,255	-,235	,126	-,232	-,046
SQ-ZEKERvertrouwen	,792	,265	-,084	,058	,093	-,141
SQ- ZEKERveiligeomgang	,856	,070	-,161	,011	-,053	-,090
SQ--ZEKERkennis	,695	,302	-,081	,036	,003	-,011
SQ- ZEKERvertrouwenschade afhandeling	,747	,013	-,116	-,015	,193	-,038
ECRegulerenLuisteren	,888	-,034	-,110	,064	-,081	-,145
EC-Waarneming- voelenherkennen	,791	-,153	-,219	,268	-,025	,116
EC-Waarneming- Emotioneelherkennen	,786	-,297	-,328	,294	-,133	,130
ER-Waarneming-Bewust	,776	-,258	-,363	,255	-,013	,133
RAPPORT-interactie- Omgang	,880	-,179	,004	-,057	-,080	-,230
RAPPORT-interactie- Pastbijnij	,876	-,046	,025	-,135	-,077	-,279
RAPPORT-interactie- verstandsverhouding	,897	-,009	,040	-,137	-,018	-,123
RAPPORT-interactie- comfortabel	,911	-,082	,001	-,122	-,089	-,106
RAPPORT-connectie- interesse	,864	-,139	,163	-,045	-,206	-,045
RAPPORT-connectie- nauweband	,756	-,136	,241	-,051	-,147	-,126
SC- Completerisicoanalyse	,694	,175	,226	,198	,191	,027
SC-Aanvullendediensten	,634	-,263	,353	,187	,221	-,053
SC-Anderediensten	,586	-,194	,501	,236	,131	-,074
SC-Combinatiepolissen	,388	,282	,168	,175	,013	-,211
SC-Uitgebreidediensten	,731	,094	,029	,253	,131	,064
SC-PortfolioPersoonlijk	,692	,069	,033	,319	,168	,082
SC-Inspanningen	,772	,100	,119	,149	-,005	,169

Extraction Method: Principal Axis Factoring.

a. 6 factors extracted. 9 iterations required.

Communalities

	Extraction
SQ-BETROUW-beloofde tijdstip	,492
SQ-BETROUWcorrecte administratie	,585
SQ-BETROUWSchadeclaima fhandeling	,913
SQ-BETROUWSchadeclaimn auwkeurig	,829
SQ-EMPATHIEpersoonlijke aandacht	,810
SQ-EMPTAHIEmijnbelang	,732
SQ-EMPATHIEspecifiekebeh oeften	,825
SQ-EMPATHIEhuisbezoek	,502
SQ-TASTBAARverzorgd	,386
SQ-REACTIEsnelleservice	,788
SQ-REACTIEreagerenverzo eken	,711
SQ-REACTIEschadeafhandel ing	,721
SQ-ZEKERbeleefd	,561
ECBBegrijpenInterpretere n	,727
ECBegrijpenPerfect	,721
ECRegulerenPositief	,719
ECRegulerenGoedvoelen	,754
SQ-REACTIEpreciesverrichte n	,597
SQ-TASTBAARHdocumenten	,610
SQ-ZEKERvertrouwen	,736
SQ-ZEKERveiligeomgang	,774
SQ--ZEKERkennis	,583
SQ-ZEKERvertrouwenschade afhandeling	,610
ECRegulerenLuisteren	,834
EC-Waarneming- voelenherkennen	,783
EC-Waarneming- Emotioneelherkennen	,936
ER-Waarneming-Bewust	,884
RAPPORT-interactie- Omgang	,869
RAPPORT-interactie- Pastbijmij	,872
RAPPORT-interactie- verstandsverhouding	,840
RAPPORT-interactie- comfortabel	,872
RAPPORT-connectie- interesse	,839
RAPPORT-connectie- nauweband	,689
SC-Completerisicoanalyse	,640
SC-Aanvullendediensten	,682
SC-Anderediensten	,710
SC-Combinatiepolissen	,333
SC-Uitgebreidediensten	,630
SC-PortfolioPersoonlijk	,622
SC-Inspanningen	,671

Extraction Method: Principal Axis
Factoring.

Total Variance Explained

Extraction Sums of Squared Loadings

Factor	Total	% of Variance	Cumulative %
1	22,464	56,159	56,159
2	1,609	4,022	60,181
3	1,481	3,702	63,882
4	1,219	3,048	66,930
5	,908	2,269	69,199
6	,709	1,774	70,973

Extraction Method: Principal Axis Factoring.

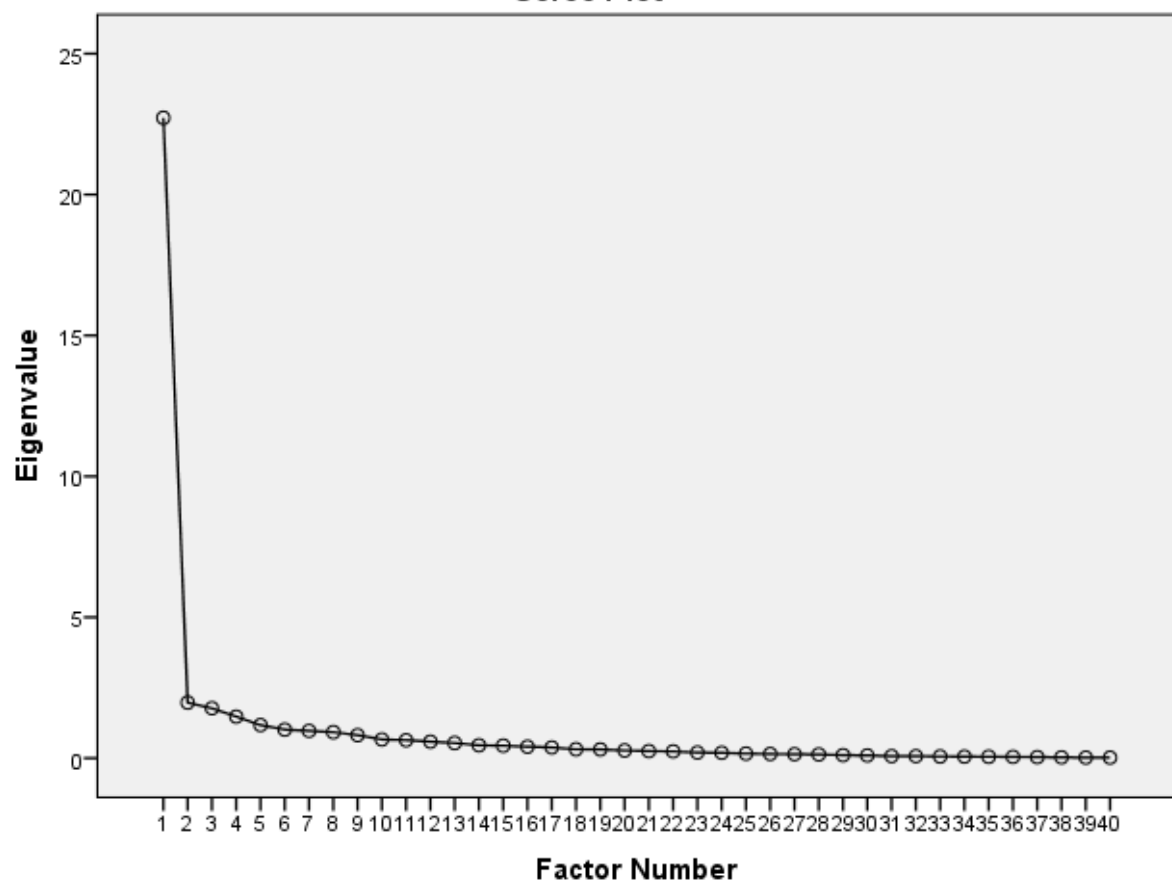
Appendix 5: Results of the second exploratory factor analysis

Total Variance Explained

Factor	Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	22,464	56,159	56,159
2	1,609	4,022	60,181
3	1,481	3,702	63,882
4	1,219	3,048	66,930
5	,908	2,269	69,199
6	,709	1,774	70,973

Extraction Method: Principal Axis Factoring.

Scree Plot



Communalities

	Extraction
SQ-BETROUW-beloofde tijdstip	,491
SQ-BETROUWcorrecte administratie	,557
SQ-BETROUWSchadeclaima fhandeling	,630
SQ-BETROUWSchadeclaimn auwkeurig	,702
SQ-EMPATHIEpersoonlijke aandacht	,573
SQ-EMPTAHIEmijnbelang	,677
SQ-EMPATHIEspecifiekebeh oefen	,744
SQ-EMPATHIEhuisbezoek	,497
SQ-TASTBAARverzorgd	,362
SQ-REACTIESnelleservice	,790
SQ-REACTIEreagerenverzoe ken	,710
SQ-REACTIESchadeafhandel ing	,590
SQ-ZEKERbeleefd	,548
ECBBegrijpenInterpretere n	,709
ECBBegrijpenPerfect	,685
ECRegulerenPositief	,712
ECRegulerenGoedvoelen	,719
SQ-REACTIEpreciesverrichte n	,582
SQ-TASTBAARHdocumenten	,537
SQ-ZEKERvertrouwen	,705
SQ-ZEKERveiligeomgang	,764
SQ--ZEKERkennis	,585
SQ-ZEKERvertrouwenschade afhandeling	,568
ECRegulerenLuisteren	,804
EC-Waarneming-voelenherkennen	,773
EC-Waarneming-Emotioneelherkennen	,893
ER-Waarneming-Bewust	,874
RAPPORT-interactie-Omgang	,807
RAPPORT-interactie-Pastbijmij	,787
RAPPORT-interactie-verstandsverhouding	,828
RAPPORT-interactie-comfortabel	,858
RAPPORT-connectie-interesse	,793
RAPPORT-connectie-nauweband	,649
SC-Completerisicoanalyse	,613
SC-Aanvullendediensten	,628
SC-Anderediensten	,698
SC-Combinatiepolissen	,285
SC-Uitgebreidediensten	,618
SC-PortfolioPersoonlijk	,601
SC-Inspanningen	,641

Extraction Method: Principal Axis Factoring.

Total Variance Explained

Factor	Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings ^a
	Total	% of Variance	Cumulative %	
1	22,419	56,048	56,048	19,459
2	1,575	3,938	59,986	11,416
3	1,431	3,578	63,564	10,636
4	1,161	2,904	66,468	12,376

Extraction Method: Principal Axis Factoring.

- a. When factors are correlated, sums of squared loadings cannot be added to obtain a total variance.

Factor Correlation Matrix

Factor	1	2	3	4
1	1,000	,531	,509	,569
2	,531	1,000	,332	,332
3	,509	,332	1,000	,344
4	,569	,332	,344	1,000

Extraction Method: Principal Axis Factoring.

Rotation Method: Oblimin with Kaiser Normalization.

Pattern Matrix^a

	Factor			
	1	2	3	4
SQ-BETROUW-beloofde tijdstop	,365	,393	,178	-,143
SQ-BETROUWcorrecte administratie	,496	,318	-,032	,077
SQ- BETROUWSchadeclaima fhandeling	,710	-,136	-,049	,253
SQ- BETROUWSchadeclaimn auwkeurig	,824	-,172	-,014	,159
SQ- EMPATHIEpersoonlijke aandacht	,488	,261	,269	-,161
SQ- EMPTAHIEmijnbelang	,828	,064	,051	-,131
SQ- EMPATHIEspecifiekebeh oeften	,734	,195	,139	-,135
SQ- EMPATHIEhuisbezoek	,211	-,153	,638	-,028
SQ-TASTBAARverzorgd	,300	,421	-,083	,004
SQ- REACTIEsnelleservice	,713	,251	,063	-,033
SQ- REACTIEreagerenverzoe ken	,609	,432	-,035	-,115
SQ- REACTIEschadeafhandel ing	,563	,072	,015	,231
SQ-ZEKERbeleefd	,066	,578	-,167	,324
ECBBegrijpenInterpretere n	,538	-,129	,193	,348
ECBegrijpenPerfect	,444	-,064	,299	,309
ECRegulerenPositief	,358	,054	,334	,318
ECRegulerenGoedvoelen	,632	-,008	,042	,288
SQ- REACTIEpreciesverrichte n	,199	,450	,172	,160
SQ- TASTBAARHdocumenten	,242	,433	-,154	,310
SQ-ZEKERvertrouwen	,349	,487	,000	,183
SQ- ZEKERveiligeomgang	,482	,264	-,002	,316
SQ--ZEKERkennis	,334	,488	-,060	,124
SQ- ZEKERvertrouwenschade afhandeling	,423	,188	,050	,266
ECRegulerenLuisteren	,434	,195	,124	,371
EC-Waarneming- voelenherkennen	,111	,161	,152	,661
EC-Waarneming- Emotioneelherkennen	,117	,013	,119	,816
ER-Waarneming-Bewust	,142	,034	,056	,810
RAPPORT-interactie- Omgang	,577	-,004	,245	,255
RAPPORT-interactie- Pastbijmij	,664	,089	,169	,118
RAPPORT-interactie- verstandsverhouding	,675	,130	,171	,094
RAPPORT-interactie- comfortabel	,683	,056	,173	,174
RAPPORT-connectie- interesse	,545	,038	,367	,123
RAPPORT-connectie- nauweband	,474	,025	,420	,029
SC- Completerisicoanalyse	,053	,487	,379	,081
SC-Aanvullendediensten	,046	,036	,679	,161
SC-Anderediensten	-,065	,123	,808	,038
SC-Combinatiepolissen	-,045	,483	,187	-,038
SC-Uitgebreidediensten	,031	,429	,264	,323
SC-PortfolioPersoonlijk	-,085	,435	,305	,373
SC-Inspanningen	,199	,379	,297	,179

Extraction Method: Principal Axis Factoring.

Rotation Method: Oblimin with Kaiser Normalization.^a

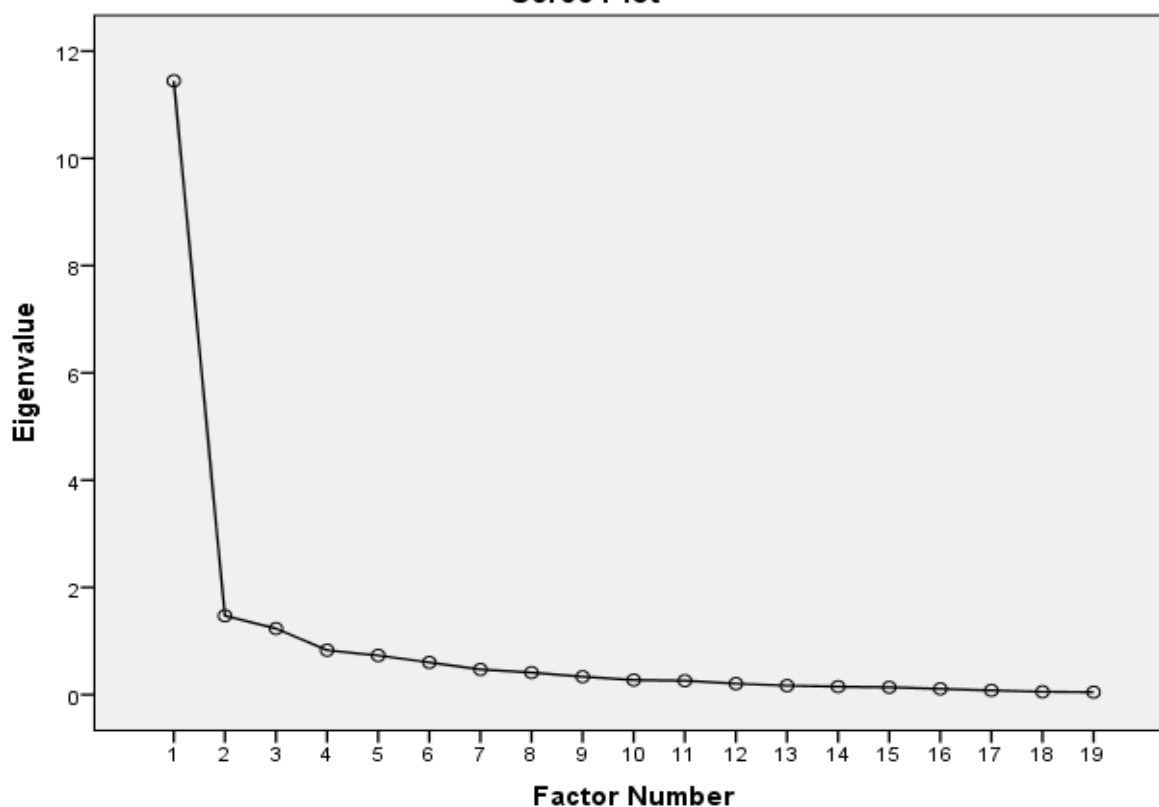
a. Rotation converged in 21 iterations.

Appendix 6: Results of the third exploratory factor analysis

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,914
Bartlett's Test of Sphericity	Approx. Chi-Square	1559,769
	df	171
	Sig.	,000

Scree Plot



Total Variance Explained

Factor	Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings ^a Total
	Total	% of Variance	Cumulative %	
1	11,170	58,791	58,791	10,407
2	1,110	5,844	64,634	5,521
3	1,047	5,510	70,145	7,383

Extraction Method: Principal Axis Factoring.

a. When factors are correlated, sums of squared loadings cannot be added to obtain a total variance.

Factor Correlation Matrix

Factor	1	2	3
1	1,000	,534	,647
2	,534	1,000	,385
3	,647	,385	1,000

Extraction Method: Principal Axis Factoring.
Rotation Method: Oblimin with Kaiser Normalization.

Communalities

	Extraction
SQ-BETROUWSchadeclaima fhandeling	,616
SQ-BETROUWSchadeclaimn auwkeurig	,676
SQ-EMPTAHIEmijnbelang	,670
SQ-EMPATHIESpecifiekebeh oefen	,701
SQ-EMPATHIEhuisbezoek	,459
SQ-REACTIESnelleservice	,746
SQ-REACTIEreagerenverzoe ken	,620
SQ-REACTIESchadeafhandel ing	,619
SQ-ZEKERbeleefd	,349
ECBBegrijpenInterpretere n	,653
ECRegulerenGoedvoelen	,694
EC-Waarneming-voelenherkennen	,774
EC-Waarneming-Emotioneelherkennen	,960
ER-Waarneming-Bewust	,903
RAPPORT-interactie-Pastbijmij	,757
RAPPORT-interactie-verstandsverhouding	,813
RAPPORT-interactie-comfortabel	,846
SC-Aanvullendediensten	,737
SC-Anderediensten	,734

Extraction Method: Principal Axis Factoring.

Pattern Matrix^a

	Factor		
	1	2	3
SQ-BETROUWSchadeclaima fhandeling	,679	-,044	,181
SQ-BETROUWSchadeclaimn auwkeurig	,726	-,017	,150
SQ-EMPTAHIEmijnbelang	,911	-,028	-,130
SQ-EMPATHIESpecifiekebeh oefen	,850	,087	-,101
SQ-EMPATHIEhuisbezoek	,103	,621	-,009
SQ-REACTIESnelleservice	,856	,050	-,032
SQ-REACTIEreagerenverzoe ken	,861	,003	-,126
SQ-REACTIESchadeafhandel ing	,662	,023	,159
SQ-ZEKERbeleefd	,413	-,169	,313
ECBBegrijpenInterpretere n	,462	,150	,329
ECRegulerenGoedvoelen	,574	,043	,310
EC-Waarneming-voelenherkennen	,146	,174	,688
EC-Waarneming-Emotioneelherkennen	-,024	,142	,932
ER-Waarneming-Bewust	,069	,049	,883
RAPPORT-interactie-Pastbijmij	,731	,154	,069
RAPPORT-interactie-verstandsverhouding	,761	,169	,058
RAPPORT-interactie-comfortabel	,727	,151	,147
SC-Aanvullendediensten	,052	,786	,093
SC-Anderediensten	-,024	,857	,032

Extraction Method: Principal Axis Factoring.

Rotation Method: Oblimin with Kaiser Normalization.^a

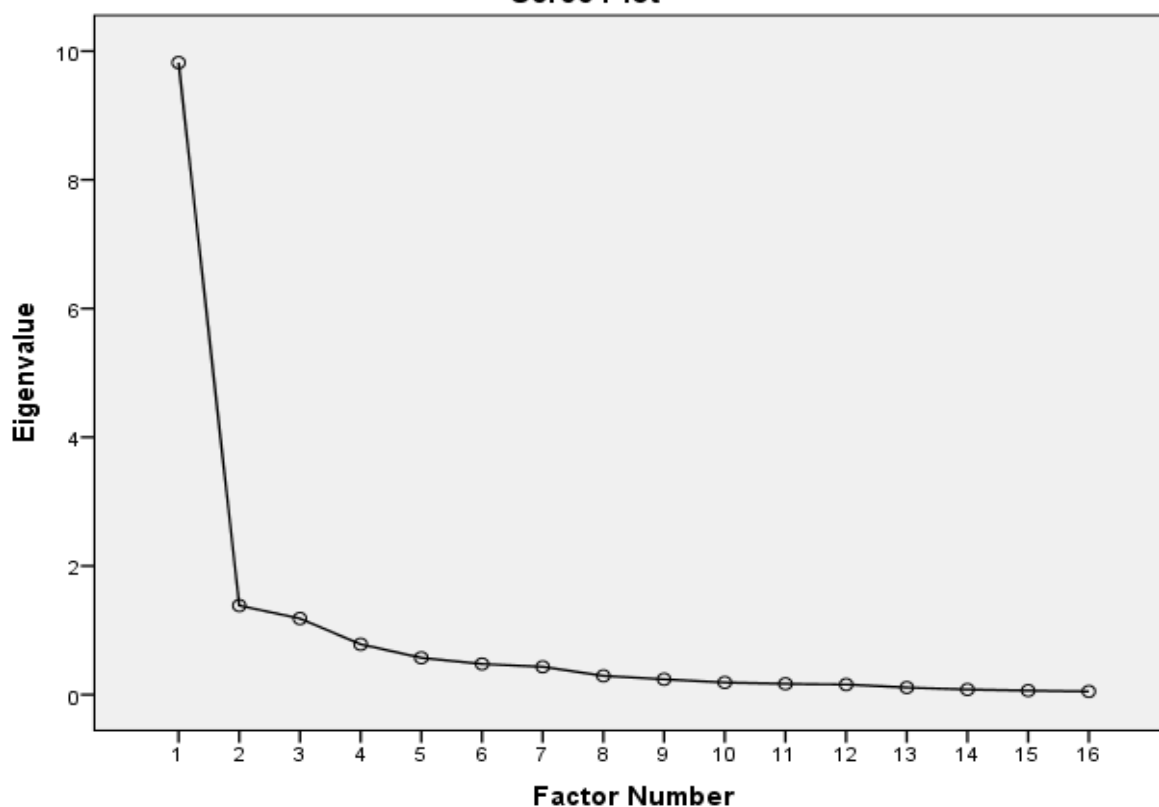
a. Rotation converged in 6 iterations.

Appendix 7: Results of the fourth exploratory factor analysis

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,899
Bartlett's Test of Sphericity	Approx. Chi-Square	1333,663
	df	120
	Sig.	,000

Scree Plot



Total Variance Explained

Factor	Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings ^a
	Total	% of Variance	Cumulative %	
1	9,562	59,761	59,761	8,892
2	1,066	6,662	66,423	5,291
3	,989	6,183	72,606	6,376

Extraction Method: Principal Axis Factoring.

a. When factors are correlated, sums of squared loadings cannot be added to obtain a total variance.

Factor Correlation Matrix

Factor	1	2	3
1	1,000	,576	-,639
2	,576	1,000	-,457
3	-,639	-,457	1,000

Extraction Method: Principal Axis Factoring.

Rotation Method: Oblimin with Kaiser Normalization.

Pattern Matrix^a

	Factor		
	1	2	3
SQ-BETROUWSchadeclaima fhandeling	,686	,251	-,140
SQ-BETROUWSchadeclaimn auwkeurig	,734	,218	-,110
SQ-EMPTAHIEmijnbelang	,899	-,108	-,036
SQ-EMPATHIEspecifiekebehoeften	,853	-,082	,046
SQ-REACTIEsnelleservice	,842	-,013	,055
SQ-REACTIEreagerenverzoeken	,837	-,123	,046
SQ-REACTIEschadeafhandeling	,658	,205	-,030
EC-Waarneming-voelenherkennen	,139	,708	,139
EC-Waarneming-Emotioneelherkennen	-,003	,903	,096
ER-Waarneming-Bewust	,039	,937	,000
RAPPORT-interactie-Pastbijmij	,724	,086	,156
RAPPORT-interactie-verstandsverhouding	,753	,079	,173
RAPPORT-interactie-comfortabel	,722	,175	,130
SC-Aanvullendediensten	,142	,138	,638
SC-Anderediensten	-,012	,015	,934

Extraction Method: Principal Axis Factoring.

Rotation Method: Oblimin with Kaiser Normalization. ^a

a. Rotation converged in 5 iterations.

Communalities

	Extraction
SQ-BETROUWSchadeclaima fhandeling	,652
SQ-BETROUWSchadeclaimn auwkeurig	,706
SQ-EMPTAHIEmijnbelang	,665
SQ-EMPATHIEspecifiekebehoeften	,682
SQ-REACTIEsnelleservice	,743
SQ-REACTIEreagerenverzoeken	,618
SQ-REACTIEschadeafhandeling	,626
EC-Waarneming-voelenherkennen	,769
EC-Waarneming-Emotioneelherkennen	,893
ER-Waarneming-Bewust	,927
RAPPORT-interactie-Pastbijmij	,762
RAPPORT-interactie-verstandsverhouding	,822
RAPPORT-interactie-comfortabel	,845
SC-Aanvullendediensten	,636
SC-Anderediensten	,873

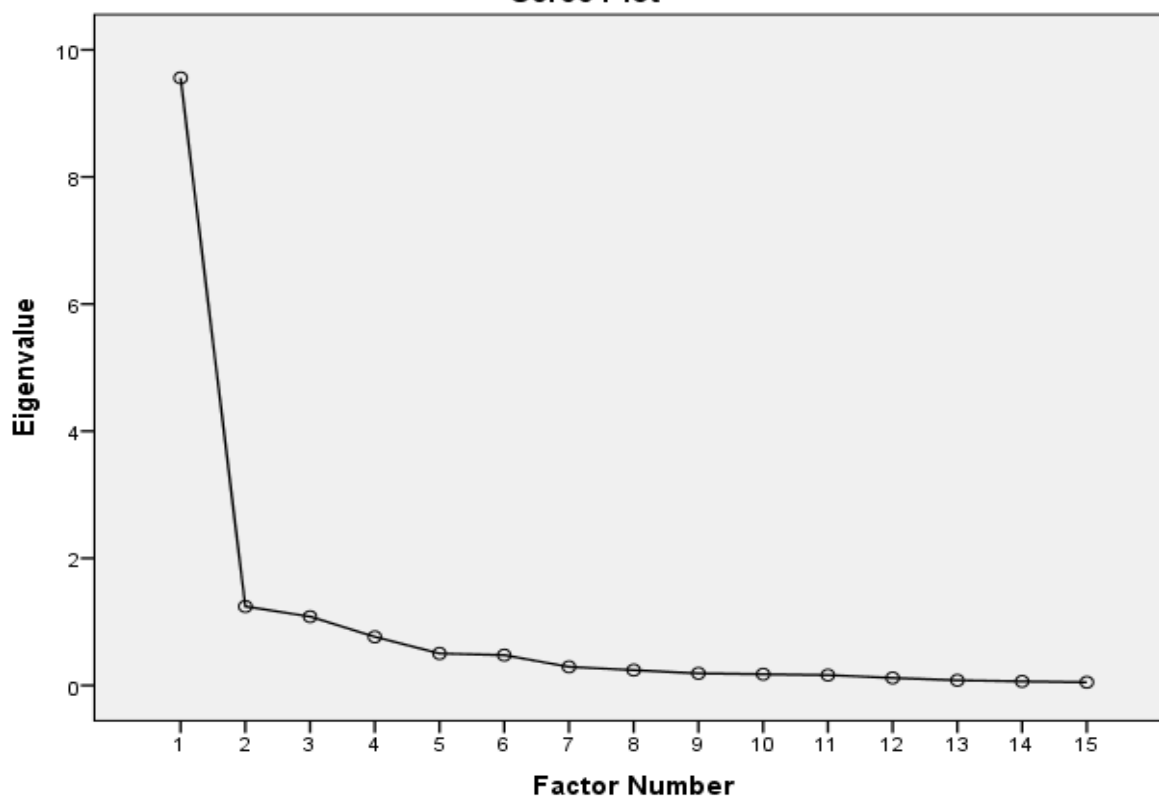
Extraction Method: Principal Axis Factoring.

Appendix 8: Results of the final exploratory factor analysis

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,906
Bartlett's Test of Sphericity	Approx. Chi-Square	3517,349
	df	780
	Sig.	,000

Scree Plot



Total Variance Explained

Factor	Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings ^a Total
	Total	% of Variance	Cumulative %	
1	9,310	62,066	62,066	8,702
2	1,029	6,857	68,923	6,402
3	,882	5,883	74,806	4,145

Extraction Method: Principal Axis Factoring.

a. When factors are correlated, sums of squared loadings cannot be added to obtain a total variance.

Factor Correlation Matrix

Factor	1	2	3
1	1,000	,651	,501
2	,651	1,000	,411
3	,501	,411	1,000

Extraction Method: Principal Axis Factoring.
Rotation Method: Oblimin with Kaiser Normalization.

Communalities

	Extraction
SQ-BETROUWSchadeclaima fhandeling	,652
SQ-BETROUWSchadeclaimn auwkeurig	,706
SQ-EMPTAHIEmijnbelang	,665
SQ-EMPATHIEspecifiekebehoeften	,682
SQ-REACTIEsnelleservice	,743
SQ-REACTIEreagerenverzoeken	,618
SQ-REACTIEschadeafhandeling	,626
EC-Waarneming-voelenherkennen	,769
EC-Waarneming-Emotioneelherkennen	,893
ER-Waarneming-Bewust	,927
RAPPORT-interactie-Pastbijmij	,762
RAPPORT-interactie-verstandsvrhouding	,822
RAPPORT-interactie-comfortabel	,845
SC-Aanvullendediensten	,636
SC-Anderediensten	,873

Extraction Method: Principal Axis Factoring.

Pattern Matrix^a

	Factor		
	1	2	3
SQ-BETROUWSchadeclaima fhandeling	,686	,251	-,140
SQ-BETROUWSchadeclaimn auwkeurig	,734	,218	-,110
SQ-EMPTAHIEmijnbelang	,899	-,108	-,036
SQ-EMPATHIEspecifiekebehoeften	,853	-,082	,046
SQ-REACTIEsnelleservice	,842	-,013	,055
SQ-REACTIEreagerenverzoeken	,837	-,123	,046
SQ-REACTIEschadeafhandeling	,658	,205	-,030
EC-Waarneming-voelenherkennen	,139	,708	,139
EC-Waarneming-Emotioneelherkennen	-,003	,903	,096
ER-Waarneming-Bewust	,039	,937	,000
RAPPORT-interactie-Pastbijmij	,724	,086	,156
RAPPORT-interactie-verstandsvrhouding	,753	,079	,173
RAPPORT-interactie-comfortabel	,722	,175	,130
SC-Aanvullendediensten	,142	,138	,638
SC-Anderediensten	-,012	,015	,934

Extraction Method: Principal Axis Factoring.

Rotation Method: Oblimin with Kaiser Normalization. ^a

a. Rotation converged in 5 iterations.

Appendix 9: Correlation matrix with accompanying descriptive statistics

Correlations

		Satisfaction	Loyalty	Professional Behaviour	PCE	Service Constellation	Assurance	Tangibles	Positive Emotions	Affective Commitment
Satisfaction	Pearson Correlation	1	,748**	,778**	,662**	,590**	,758**	,495**	,751**	,837**
	Sig. (2-tailed)		,000	,000	,000	,000	,000	,000	,000	,000
	N	83	76	77	83	83	78	83	83	83
Loyalty	Pearson Correlation	,748**	1	,808**	,488**	,522**	,723**	,458**	,633**	,866**
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000	,000	,000	,000
	N	76	79	74	79	79	75	79	79	79
Professional Behaviour	Pearson Correlation	,778**	,808**	1	,720**	,603**	,844**	,607**	,735**	,843**
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000	,000	,000	,000
	N	77	74	79	79	79	76	79	79	79
PCE	Pearson Correlation	,662**	,488**	,720**	1	,515**	,759**	,562**	,701**	,660**
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000	,000	,000	,000
	N	83	79	79	86	86	81	86	86	86
Service Constellation	Pearson Correlation	,590**	,522**	,603**	,515**	1	,504**	,299**	,625**	,608**
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000	,005	,000	,000
	N	83	79	79	86	86	81	86	86	86
Assurance	Pearson Correlation	,758**	,723**	,844**	,759**	,504**	1	,760**	,690**	,759**
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000	,000	,000	,000
	N	78	75	76	81	81	81	81	81	81
Tangibles	Pearson Correlation	,495**	,458**	,607**	,562**	,299**	,760**	1	,431**	,561**
	Sig. (2-tailed)	,000	,000	,000	,000	,005	,000	,000	,000	,000
	N	83	79	79	86	86	81	86	86	86
Positive Emotions	Pearson Correlation	,751**	,633**	,735**	,701**	,625**	,690**	,431**	1	,792**
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000	,000	,000	,000
	N	83	79	79	86	86	81	86	86	86
Affective Commitment	Pearson Correlation	,837**	,866**	,843**	,660**	,608**	,759**	,561**	,792**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000	,000	,000	,000
	N	83	79	79	86	86	81	86	86	86

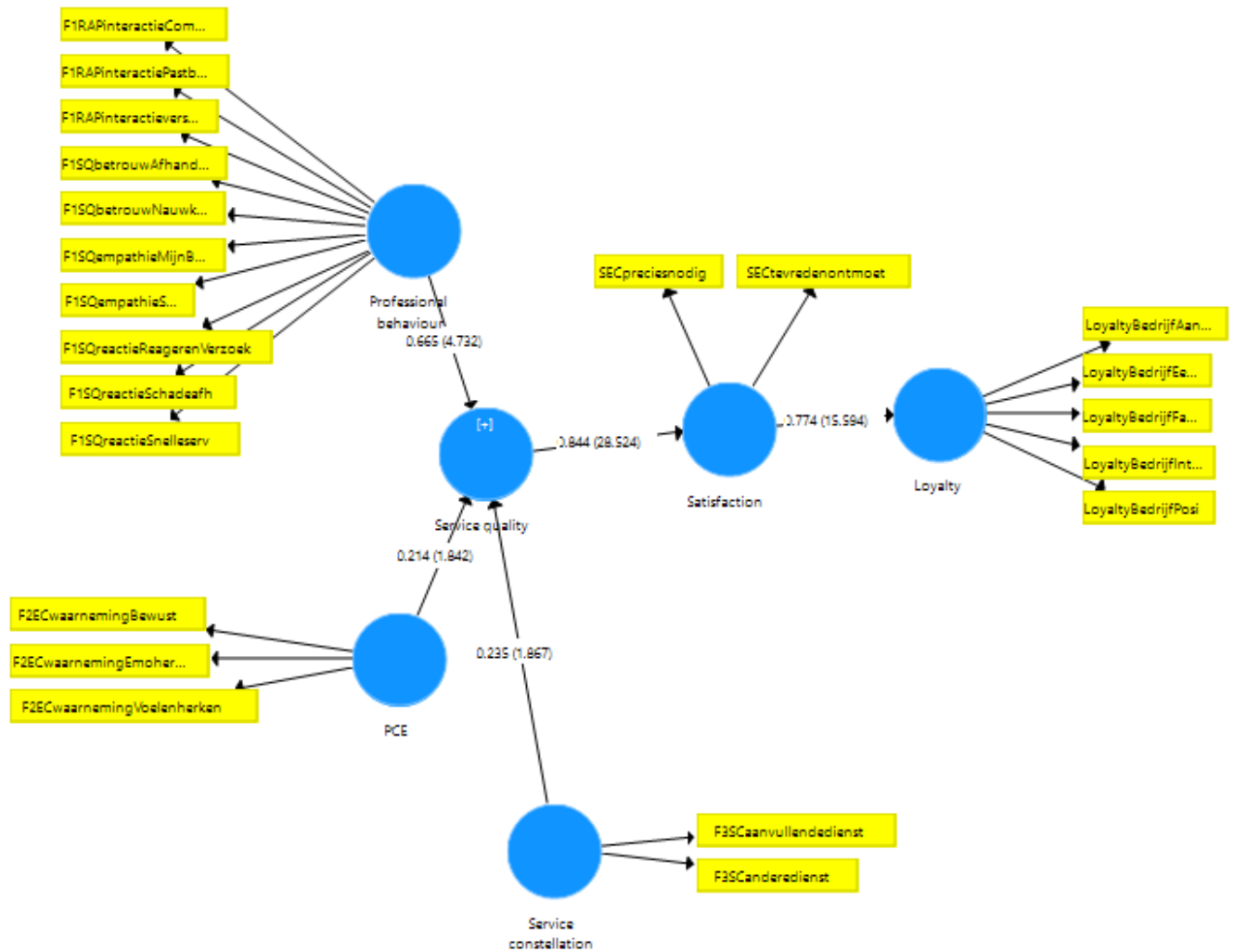
** . Correlation is significant at the 0.01 level (2-tailed).

Descriptive Statistics

	Mean	Std. Deviation	N
Satisfaction	3,7108	,86996	83
Loyalty	3,8506	,83049	79
ProfessionalBehaviour	4,9861	1,14710	79
PCE	3,6202	,79568	86
ServiceConstellation	3,3895	,92482	86
Assurance	4,0716	,69951	81
Tangibles	4,0698	,67807	86
PositiveEmotions	3,5581	,82040	86
AffectiveCommitment	3,7616	,97234	86

Appendix 10: Confirmatory factor analysis new service quality construct

Visualization of the model



R Square Adjusted

	Original Sampl...	Sample Mean (...)	Standard Devia...	T Statistics (O...	P Values
Loyalty	0.595	0.593	0.076	7.777	0.000
Satisfaction	0.709	0.747	0.051	13.808	0.000
Service quality	0.976	0.966	0.013	75.972	0.000

Composite reliability

	Original Sampl...	Sample Mean (...)	Standard Devia...	T Statistics (O...	P Values
Loyalty	0.946	0.945	0.009	101.258	0.000
PCE	0.968	0.968	0.008	116.386	0.000
Professional behaviour	0.963	0.962	0.008	122.570	0.000
Satisfaction	0.948	0.947	0.013	75.373	0.000
Service constellation	0.933	0.930	0.017	54.513	0.000
Service quality	0.000	0.000	0.000	0.000	0.000

Rho A

	Original Sampl...	Sample Mean (...)	Standard Devia...	T Statistics (O...	P Values
Loyalty	0.932	0.933	0.013	73.163	0.000
PCE	0.952	0.951	0.013	72.145	0.000
Professional behaviour	0.961	0.962	0.007	139.052	0.000
Satisfaction	0.896	0.895	0.025	35.975	0.000
Service constellation	0.858	0.859	0.041	20.791	0.000
Service quality	1.000	1.000	0.000	0.000	0.000

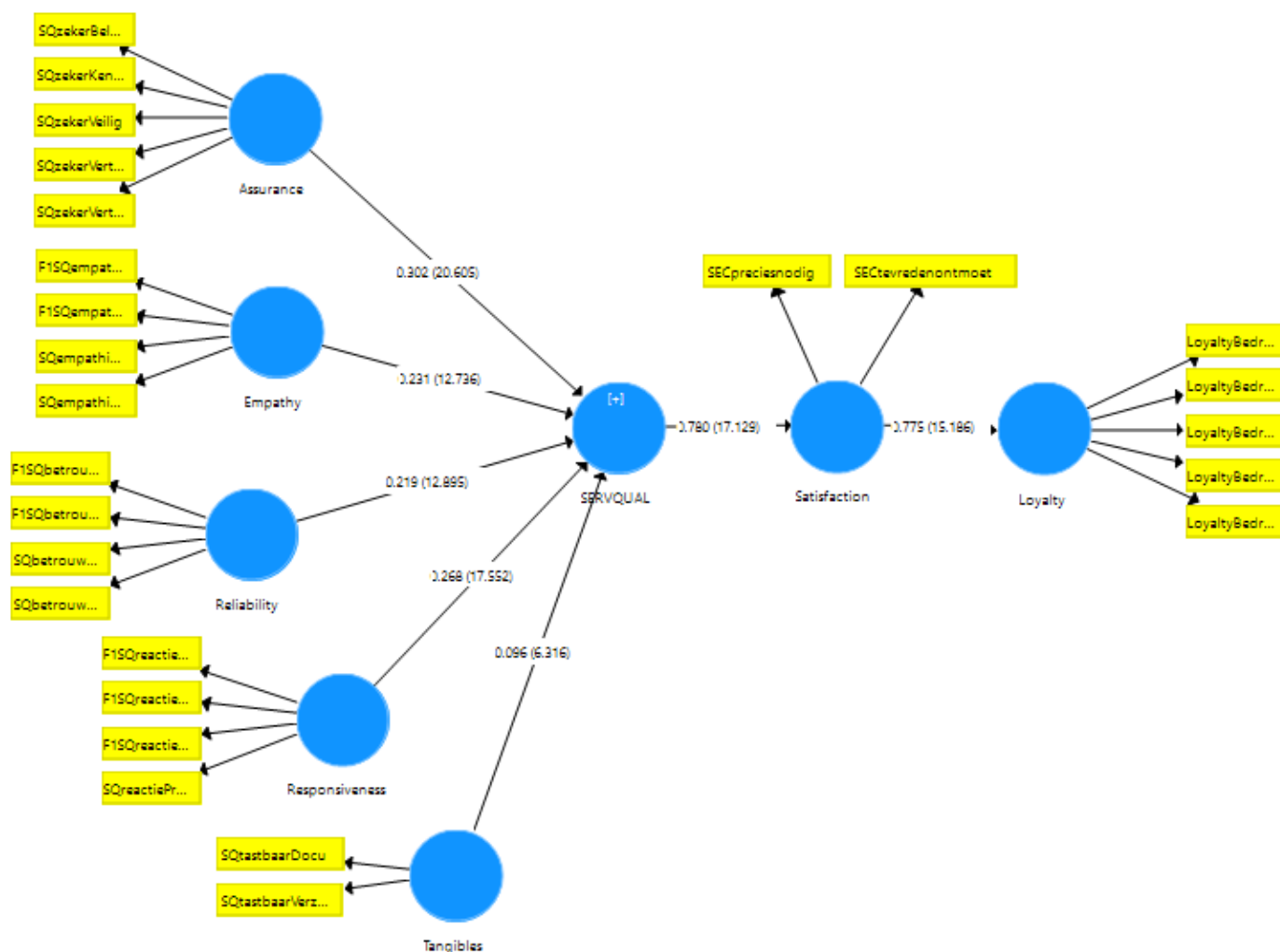
Cronbach's Alpha

Loyalty	0.928	0.927	0.013	69.828	0.000
PCE	0.951	0.950	0.013	70.671	0.000
Professional behaviour	0.957	0.956	0.010	99.931	0.000
Satisfaction	0.890	0.888	0.028	31.832	0.000
Service constellation	0.857	0.849	0.040	21.545	0.000

Outer loadings

	Original Sampl...	Sample Mean (...)	Standard Devia...	T Statistics (O...	P Values
F1RAPinteractieComfort -> Service quality	0.930	0.918	0.027	34.461	0.000
F1RAPinteractieComfort <- Professional behaviour	0.919	0.919	0.015	61.068	0.000
F1RAPinteractiePastbijmij -> Service quality	0.889	0.879	0.037	24.076	0.000
F1RAPinteractiePastbijmij <- Professional behaviour	0.886	0.886	0.020	43.421	0.000
F1RAPinteractieverstands -> Service quality	0.917	0.905	0.030	30.401	0.000
F1RAPinteractieverstands <- Professional behaviour	0.913	0.912	0.016	55.914	0.000
F1SQbetrouwAfhandschade -> Service quality	0.691	0.667	0.076	9.149	0.000
F1SQbetrouwAfhandschade <- Professional behavi...	0.805	0.798	0.057	14.188	0.000
F1SQbetrouwNauwkschade -> Service quality	0.731	0.706	0.070	10.498	0.000
F1SQbetrouwNauwkschade <- Professional behavi...	0.840	0.834	0.046	18.228	0.000
F1SQempathieMijnBelang -> Service quality	0.739	0.724	0.085	8.712	0.000
F1SQempathieMijnBelang <- Professional behaviour	0.818	0.813	0.080	10.188	0.000
F1SQempathieSpecifieke -> Service quality	0.783	0.766	0.054	14.595	0.000
F1SQempathieSpecifieke <- Professional behaviour	0.830	0.825	0.043	19.320	0.000
F1SQreactieReagerenVerzoek -> Service quality	0.748	0.734	0.070	10.641	0.000
F1SQreactieReagerenVerzoek <- Professional behav...	0.799	0.797	0.051	15.803	0.000
F1SQreactieSchadeafh -> Service quality	0.753	0.729	0.066	11.488	0.000
F1SQreactieSchadeafh <- Professional behaviour	0.806	0.801	0.056	14.485	0.000
F1SQreactieSnelleserv -> Service quality	0.854	0.841	0.043	19.714	0.000
F1SQreactieSnelleserv <- Professional behaviour	0.876	0.873	0.028	31.660	0.000
F2ECwaarnemingBewust -> Service quality	0.756	0.739	0.074	10.262	0.000
F2ECwaarnemingBewust <- PCE	0.964	0.963	0.010	95.801	0.000
F2ECwaarnemingEmoherkennen -> Service quality	0.762	0.744	0.077	9.886	0.000
F2ECwaarnemingEmoherkennen <- PCE	0.962	0.960	0.011	84.886	0.000
F2ECwaarnemingVoelenherken -> Service quality	0.802	0.785	0.070	11.494	0.000
F2ECwaarnemingVoelenherken <- PCE	0.937	0.936	0.018	51.577	0.000
F3SCaanvullendedienst -> Service quality	0.697	0.683	0.104	6.707	0.000
F3SCaanvullendedienst <- Service constellation	0.939	0.936	0.016	57.132	0.000
F3SCanderedienst -> Service quality	0.659	0.645	0.100	6.606	0.000
F3SCanderedienst <- Service constellation	0.931	0.928	0.020	47.120	0.000

Appendix 11: confirmatory factor analysis SERVQUAL



R square adjusted

Loyalty	0.595	0.600	0.079	7.536	0.000
SERVQUAL	1.000	1.000	0.000	9,682.413	0.000
Satisfaction	0.603	0.602	0.070	8.587	0.000

Composite reliability

Assurance	0.911	0.907	0.023	40.151	0.000
Empathy	0.902	0.901	0.016	57.799	0.000
Loyalty	0.946	0.945	0.009	102.029	0.000
Reliability	0.893	0.891	0.025	35.629	0.000
Responsiveness	0.915	0.913	0.017	53.341	0.000
SERVQUAL	0.959	0.958	0.009	104.771	0.000
Satisfaction	0.948	0.946	0.014	68.504	0.000
Tangibles	0.852	0.845	0.043	19.696	0.000

Rho A

Assurance	0.886	0.885	0.026	33.610	0.000
Empathy	0.902	0.902	0.018	51.511	0.000
Loyalty	0.932	0.933	0.013	70.103	0.000
Reliability	0.843	0.842	0.041	20.747	0.000
Responsiveness	0.881	0.879	0.025	34.567	0.000
SERVQUAL	0.960	0.960	0.008	113.818	0.000
Satisfaction	0.899	0.898	0.025	35.831	0.000
Tangibles	0.667	0.667	0.125	5.332	0.000

Cronbach's Alpha

Assurance	0.876	0.869	0.036	24.604	0.000
Empathy	0.852	0.849	0.026	32.665	0.000
Loyalty	0.928	0.927	0.013	70.362	0.000
Reliability	0.840	0.835	0.043	19.355	0.000
Responsiveness	0.876	0.872	0.028	31.363	0.000
SERVQUAL	0.954	0.952	0.011	87.364	0.000
Satisfaction	0.890	0.886	0.031	29.047	0.000
Tangibles	0.656	0.635	0.120	5.470	0.000

Appendix 12: Survey

Dienstverlening van intermediairs in de Nederlandse verzekeringsindustrie

1. Geachte heer/mevrouw,

Wij zouden het op prijs stellen als u zou willen meewerken aan een onderzoek naar kwaliteitskenmerken van dienstverlening door adviseurs van zakelijke schadeverzekeringen. Het onderzoek wordt uitgevoerd door mr. P.P. (Pim) van der Heide voor zijn masterscriptie Business Administration aan de Radboud Universiteit in Nijmegen. Het doel van deze enquête is inzicht te verschaffen in welke aspecten de klant belangrijk acht in de dienstverlening van adviseurs. Dit helpt de beroepsgroep om verbeteringen aan te kunnen brengen in de manier waarop wij onze dienstverlening inrichten. Het kost u slechts (X) minuten om deze enquête in te vullen en uw reacties zijn volledig anoniem. Als u vragen hebt over de inhoud van de enquête, stuurt u dan een e-mail naar pim@vdheide.nl? Ik stel uw medewerking zeer op prijs!

2. Zou u in maximaal 5 zinnen uw laatste contact met uw adviseur kunnen beschrijven?

3. Enkele stellingen

	Helemaal mee oneens (1)	(2)	(3)	(4)	(5)	(6)	Helemaal mee eens (7)
Mijn adviseur verleent zijn/haar diensten altijd op het beloofde tijdstip (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mijn adviseur betreft mij altijd in het gesprek (5)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mijn adviseur besteedt veel moeite aan een correcte administratie (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mijn adviseur zorgt ervoor dat elke schadeclaim volledig wordt afgehandeld (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mijn adviseur behandelt elke schadeclaim zeer nauwkeurig (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

4. Mijn adviseur geeft mij veel persoonlijke aandacht

☐ Helemaal mee oneens (1)

☐ (2)

☐ (3)

☐ (4)

☐ (5)

☐ (6)

☐ Helemaal mee eens (7)

5. Mijn adviseur zet zich altijd in voor mijn belang

☐ Helemaal mee oneens (1)

☐ (2)

☐ (3)

☐ (4)

☐ (5)

☐ (6)

☐ Helemaal mee eens (7)

6. Mijn adviseur begrijpt mijn specifieke behoeften perfect

- ☐ Helemaal mee oneens (1)
- ☐ (2)
- ☐ (3)
- ☐ (4)
- ☐ (5)
- ☐ (6)
- ☐ Helemaal mee eens (7)
-

7. Mijn adviseur geeft mij vaak persoonlijk bezoek aan huis

- ☐ Helemaal mee oneens (1)
- ☐ (2)
- ☐ (3)
- ☐ (4)
- ☐ (5)
- ☐ (6)
- ☐ Helemaal mee eens (7)

8. Mijn adviseur..

	Helemaal mee oneens (1)	Oneens (2)	Neutraal (3)	Eens (4)	Helemaal mee eens (5)
ziet er zeer verzorgd uit (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
verleent mij altijd snelle service (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
reageert altijd op mijn verzoeken (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
zorgt altijd voor een snelle schadeafhandeling (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
is altijd beleefd tegen mij (5)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
interpreteert mijn emoties perfect (6)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
begrijpt precies de redenen van mijn gevoelens (7)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
had een hele positieve invloed op mij (8)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
deed er alles aan om mij goed te laten voelen (9)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
geeft precies aan wanneer de dienst zal worden verricht (10)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

9. Documenten rond de dienstverlening van mijn adviseur zien er zeer verzorgd uit

- ☐ Helemaal mee oneens (1)
 - ☐ Oneens (2)
 - ☐ Neutraal (3)
 - ☐ Eens (4)
 - ☐ Helemaal mee eens (5)
-

10. Het gedrag van mijn adviseur wekt veel vertrouwen bij mij

- ☐ Helemaal mee oneens (1)
 - ☐ Oneens (2)
 - ☐ Neutraal (3)
 - ☐ Eens (4)
 - ☐ Helemaal mee eens (5)
-

11. Ik voel me zeer veilig in de omgang met mijn adviseur

- ☐ Helemaal mee oneens (1)
 - ☐ Oneens (2)
 - ☐ Neutraal (3)
 - ☐ Eens (4)
 - ☐ Helemaal mee eens (5)
-

12. Mijn adviseur beschikt over de benodigde kennis om mijn vragen te beantwoorden

- ☐ Helemaal mee oneens (1)
 - ☐ Oneens (2)
 - ☐ Neutraal (3)
 - ☐ Eens (4)
 - ☐ Helemaal mee eens (5)
-

13. In geval van een schadeafhandeling, kan ik volledig op mijn adviseur vertrouwen

- ☐ Helemaal mee oneens (1)
 - ☐ Oneens (2)
 - ☐ Neutraal (3)
 - ☐ Eens (4)
 - ☐ Helemaal mee eens (5)
-

14. Het voelt voor mij alsof mijn adviseur altijd naar mij luistert en mij begrijpt

- ☐ Helemaal mee oneens (1)
- ☐ Oneens (2)
- ☐ Neutraal (3)
- ☐ Eens (4)
- ☐ Helemaal mee eens (5)

15. Mijn adviseur was..

	Helemaal mee oneens (1)	Oneens (2)	Neutraal (3)	Eens (4)	Helemaal mee eens (5)
al met al in staat om te herkennen hoe ik me voelde (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
al met al in staat mijn emotionele toestand te herkennen (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
zich volledig bewust van mijn emotionele toestand (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

5

16. Denkend aan de relatie met mijn adviseur, geniet zeer ik van de omgang met deze adviseur

- ☐ Helemaal mee oneens (1)
- ☐ (2)
- ☐ (3)
- ☐ (4)
- ☐ (5)
- ☐ (6)
- ☐ Helemaal mee eens (7)

17. Mijn adviseur past heel goed bij mij

- ☐ Helemaal mee oneens (1)
 - ☐ (2)
 - ☐ (3)
 - ☐ (4)
 - ☐ (5)
 - ☐ (6)
 - ☐ Helemaal mee eens (7)
-

18. Denkend aan de relatie met mijn adviseur, ervaar ik een zeer goede verstandsverhouding

- ☐ Helemaal mee oneens (1)
 - ☐ (2)
 - ☐ (3)
 - ☐ (4)
 - ☐ (5)
 - ☐ (6)
 - ☐ Helemaal mee eens (7)
-

19. Ik ervaar de omgang met mijn adviseur/bemiddelaar als zeer comfortabel

- ☐ Helemaal mee oneens (1)
 - ☐ (2)
 - ☐ (3)
 - ☐ (4)
 - ☐ (5)
 - ☐ (6)
 - ☐ Helemaal mee eens (7)
-

20. Mijn adviseur toont veel interesse in mij

- ☐ Helemaal mee oneens (1)
 - ☐ (2)
 - ☐ (3)
 - ☐ (4)
 - ☐ (5)
 - ☐ (6)
 - ☐ Helemaal mee eens (7)
-

21. Ik heb een zeer nauwe band met mijn adviseur

- ☐ Helemaal mee oneens (1)
- ☐ (2)
- ☐ (3)
- ☐ (4)
- ☐ (5)
- ☐ (6)
- ☐ Helemaal mee eens (7)

22. Enkele stellingen

	Helemaal mee oneens (1)	Oneens (2)	Neutraal (3)	Eens (4)	Helemaal mee eens (5)
Ik vind het erg belangrijk dat mijn adviseur met mij combinatiewolven bespreekt (1)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
De dienstverlening van mijn adviseur ervaar als ik zeer uitgebreid en gevarieerd (2)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vanuit zijn portfolio beschikt mijn adviseur altijd over de middelen om in te spelen op mijn persoonlijke behoeften (3)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Door de inspanningen van mijn adviseur ben ik zelf minder tijd, energie en moeite kwijt om de juiste polis te kiezen (4)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

23. Mijn adviseur..

	Helemaal mee oneens (1)	Oneens (2)	Neutraal (3)	Eens (4)	Helemaal mee eens (5)
biedt mij altijd een complete risicoanalyse aan (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
verleent mij iedere keer aanvullende diensten (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
levert vaak ook andere diensten dan alleen het afsluiten van polissen (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

24. In hoeverre voelde u deze emoties net na het eindigen van uw laatste ontmoeting met uw adviseur?

	Helemaal oneens (1)	Oneens (2)	Neutraal (3)	Eens (4)	Helemaal mee eens (5)
Hoopvol (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Blij (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

25. De laatste ontmoeting met mijn adviseur was precies wat ik nodig had

- ☐ Helemaal mee oneens (1)
- ☐ Oneens (2)
- ☐ Neutraal (3)
- ☐ Eens (4)
- ☐ Helemaal mee eens (5)

26. Enkele stellingen

	Helemaal mee oneens (1)	Oneens (2)	Neutraal (3)	Eens (4)	Helemaal eens (5)
Ik ben zeer tevreden met de laatste ontmoeting (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ik waardeer het heel erg om een klant te zijn van mijn adviseur (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ik heb een zeer positief gevoel over mijn adviseur (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ik zal mijn adviseur vaak blijven benaderen (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

27. Ik kan dit bedrijf aanbevelen aan iemand die hetzelfde advies als ik nodig heeft

- ☐ Helemaal mee oneens (1)
- ☐ Oneens (2)
- ☐ Neutraal (3)
- ☐ Eens (4)
- ☐ Helemaal mee eens (5)
-

28. Ik stel mij altijd actief op in het gesprek met mijn adviseur

☐ Helemaal mee oneens (1)

☐ Oneens (2)

☐ Neutraal (3)

☐ Eens (4)

☐ Helemaal mee eens (5)

29. Enkele stellingen

	Helemaal oneens (1)	Oneens (2)	Neutraal (3)	Eens (4)	Helemaal mee eens (5)
Ik zeg vaak positieve dingen over het bedrijf tegen andere mensen (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ik moedig vrienden en familie aan om zaken te doen met dit bedrijf (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ik zie dit bedrijf altijd als mijn eerste keuze voor dit type dienstverlening (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ik heb de intentie in de toekomst vaker zaken te doen met dit bedrijf (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mijn adviseur waardeert altijd mijn eigen inbreng in het gesprek (5)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ik zorg er altijd voor dat ik goed geïnformeerd ben voor een gesprek met mijn adviseur (6)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ik voel me erg betrokken met ontwikkelingen in de verzekeringsbranche (7)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

30. Wat is uw geslacht?

- ☐ Man (1)
- ☐ Vrouw (2)

31. In welke leeftijdsklasse bevindt u zich?

☐ 20-30 jaar (1)

☐ 30-40 jaar (2)

☐ 40-50 jaar (3)

☐ 50-60 jaar (4)

☐ 60-70 jaar (5)

32. Op welke wijze hebben u en uw adviseur het meest contact?

☐ Via correspondentie (e-mail/post) (1)

☐ Face-to-face (2)

☐ Per telefoon (3)

☐ Op een andere wijze (4)

33. Uit welke provincie komt u?



1. Drenthe
2. Flevoland
3. Friesland
4. Gelderland
5. Groningen
6. Limburg
7. Noord-Brabant
8. Noord-Holland
9. Overijssel
10. Utrecht
11. Zeeland

12. Zuid-Holland

34. **Wat is uw hoogst voltooide opleiding?**

▼

1. Geen opleiding
2. Lagere school/ basisonderwijs
3. LBO, VBO, LTS, LHNO of VMBO
4. MAVO, VMBO-t of MBO-kort
5. MBO, MTS of MEAO
6. HAVO, VWO of Gymnasium
7. HBO, HEAO, PABO of HTS
8. Universiteit
9. Geen van bovenstaande opties